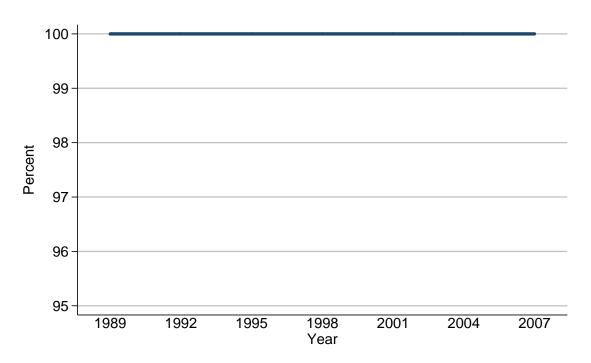


### 2007 SCF Chartbook

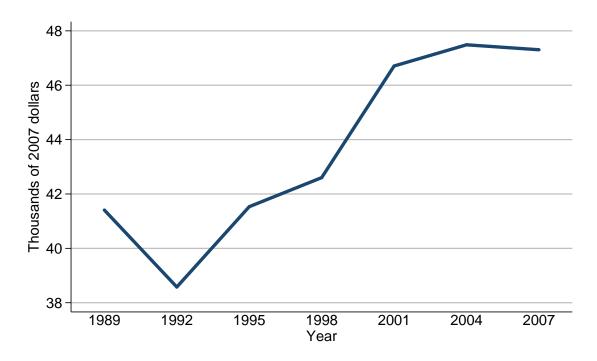
This file contains time series charts using triennial SCF data covering the period 1989 to 2007. The income, asset, and liability variables included are ones that appeared in the tables in "Changes in U.S. Family Finances from 2004 to 2007: Evidence from the Survey of Consumer Finances" by Brian K. Bucks, Arthur B. Kennickell, Traci L. Mach, and Kevin B. Moore, *Federal Reserve Bulletin* (February 2009), pp. A1–A55; variable definitions are given in that article. These variables are analyzed separately for all families and by a variety of characteristics, such as age and income groups. For each variable and classification group, the charts show the percent of families in the group who have the item and the median and mean amounts of holdings for those who have any. Users should be aware that unlike the tables published in the *Bulletin* article, the charts include estimates for cells with fewer than eleven observations, a sample size deemed insufficient for robust estimates (see tables to identify which variables and groups are affected). All dollar estimates are given in 2007 dollars.

### Percent of families with before–tax family income For all families



rescent of families with belone-tax family income					
Year	All families				
Level (percent)					
1989	100.0				
1992	100.0				
1995	100.0				
1998	100.0				
2001	100.0				
2004	100.0				
2007	100.0				
Three-year change (percentag	ue points)				
1992	0.0				
1995	0.0				
1998	0.0				
2001	0.0				
2004	0.0				
2007	0.0				

# Median value of before–tax family income for families with holdings For all families



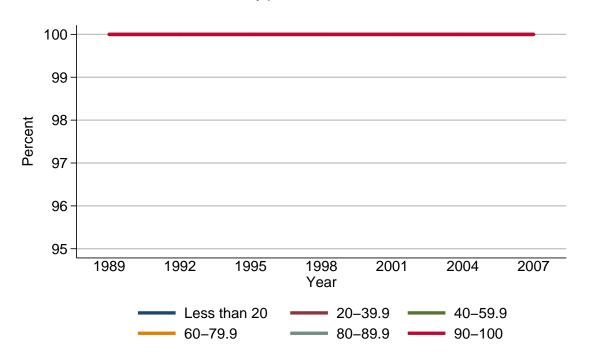
Median value of before-tax family income for families with nordings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	41.4				
1992	38.6				
1995	41.5				
1998	42.6				
2001	46.7				
2004	47.5				
2007	47.3				
Three-year change (percent)					
1992	-6.8				
1995	7.5				
1998	2.7				
2001	9.6				
2004	1.7				
2007	-0.4				

# Mean value of before–tax family income for families with holdings For all families



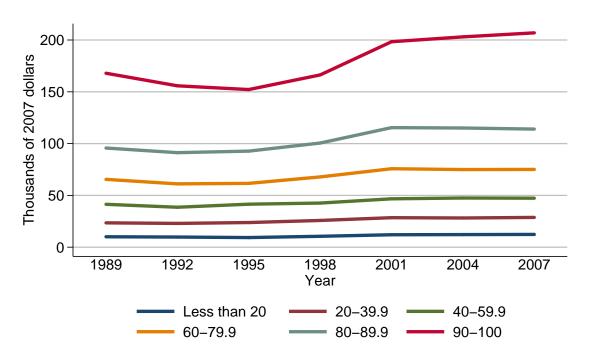
Mean value of before-tax family income for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	65.3					
1992	57.9					
1995	60.3					
1998	67.7					
2001	79.5					
2004	77.7					
2007	84.3					
Three-year change (percent)						
1992	-11.3					
1995	4.1					
1998	12.3					
2001	17.4					
2004	-2.3					
2007	8.5					

# Percent of families with before–tax family income By percentile of income



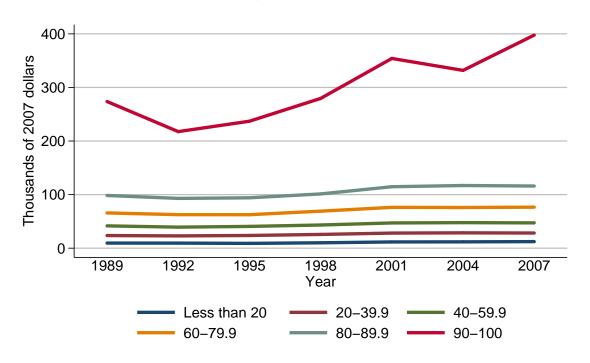
		room or raini	iics with beloi	o tax ranning in	1001110		
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	100.0	100.0	100.0	100.0	100.0	100.0	
1992	100.0	100.0	100.0	100.0	100.0	100.0	
1995	100.0	100.0	100.0	100.0	100.0	100.0	
1998	100.0	100.0	100.0	100.0	100.0	100.0	
2001	100.0	100.0	100.0	100.0	100.0	100.0	
2004	100.0	100.0	100.0	100.0	100.0	100.0	
2007	100.0	100.0	100.0	100.0	100.0	100.0	
Three-ye	ear change (per	centage point	s)				
1992	0.0	0.0	0.0	0.0	0.0	0.0	
1995	0.0	0.0	0.0	0.0	0.0	0.0	
1998	0.0	0.0	0.0	0.0	0.0	0.0	
2001	0.0	0.0	0.0	0.0	0.0	0.0	
2004	0.0	0.0	0.0	0.0	0.0	0.0	
2007	0.0	0.0	0.0	0.0	0.0	0.0	

# Median value of before–tax family income for families with holdings By percentile of income



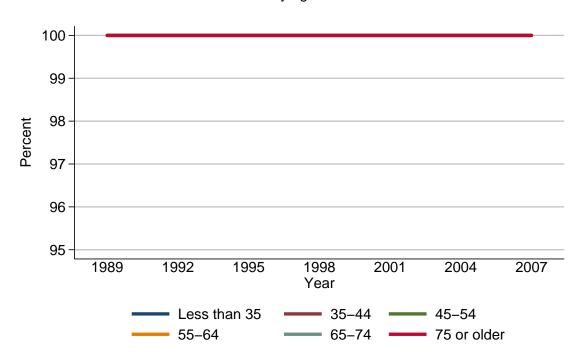
			Percentile	of income		,
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20	20 00.0	10 00.0	00 70.0	00 00.0	00 100
Level (th	ousands of 200	07 dollars)				
1989	10.1	23.5	41.4	65.5	95.7	167.9
1992	9.8	23.0	38.6	61.1	91.3	155.8
1995	9.3	23.8	41.5	61.6	92.8	152.2
1998	10.5	25.8	42.6	67.8	100.6	166.3
2001	12.0	28.5	46.7	75.8	115.4	198.3
2004	12.2	28.2	47.5	74.9	115.1	203.0
2007	12.3	28.8	47.3	75.1	114.0	206.9
Three-ye	ear change (pei	rcent)				
1992	-3.0	-2.1	-6.8	-6.7	-4.6	-7.2
1995	-5.1	3.5	7.5	0.8	1.6	-2.3
1998	12.9	8.4	2.7	10.1	8.4	9.3
2001	14.3	10.5	9.6	11.8	14.7	19.2
2004	1.7	-1.1	1.7	-1.2	-0.3	2.4
2007	8.0	2.1	-0.4	0.3	-1.0	1.9

# Mean value of before–tax family income for families with holdings By percentile of income



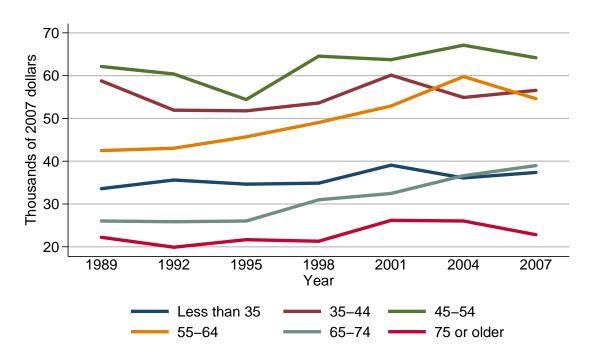
		Percentile	of income		
Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
20					
sands of 200	7 dollars)				
9.6	23.6	41.7	65.8	98.4	273.6
9.5	23.0	39.3	62.6	92.9	217.6
9.0	23.7	40.7	62.6	94.1	237.0
10.1	25.7	43.3	69.1	101.3	279.5
11.7	28.2	47.1	76.2	114.7	354.1
11.9	28.6	47.7	76.0	117.0	331.9
12.3	28.3	47.3	76.6	116.0	397.7
r change (per	cent)				
-1.0	-2.5	-5.8	-4.9	-5.6	-20.5
-5.3	3.0	3.6	0.0	1.3	8.9
12.2	8.4	6.4	10.4	7.7	17.9
15.8	9.7	8.8	10.3	13.2	26.7
1.7	1.4	1.3	-0.3	2.0	-6.3
3.4	-1.0	-0.8	0.8	-0.9	19.8
	20 9.6 9.5 9.0 10.1 11.7 11.9 12.3 r change (pero -1.0 -5.3 12.2 15.8 1.7	20  sands of 2007 dollars)  9.6 23.6  9.5 23.0  9.0 23.7  10.1 25.7  11.7 28.2  11.9 28.6  12.3 28.3  change (percent)  -1.0 -2.5  -5.3 3.0  12.2 8.4  15.8 9.7  1.7 1.4	Less than 20-39.9 40-59.9 20  Isands of 2007 dollars)  9.6 23.6 41.7  9.5 23.0 39.3  9.0 23.7 40.7  10.1 25.7 43.3  11.7 28.2 47.1  11.9 28.6 47.7  12.3 28.3 47.3  I change (percent)  -1.0 -2.5 -5.8  -5.3 3.0 3.6  12.2 8.4 6.4  15.8 9.7 8.8  1.7 1.4 1.3	20  Isands of 2007 dollars)  9.6	Less than 20-39.9 40-59.9 60-79.9 80-89.9 20 (sands of 2007 dollars)  9.6 23.6 41.7 65.8 98.4 9.5 23.0 39.3 62.6 92.9 9.0 23.7 40.7 62.6 94.1 10.1 25.7 43.3 69.1 101.3 11.7 28.2 47.1 76.2 114.7 11.9 28.6 47.7 76.0 117.0 12.3 28.3 47.3 76.6 116.0 (change (percent))  -1.0 -2.5 -5.8 -4.9 -5.6 -5.3 3.0 3.6 0.0 1.3 12.2 8.4 6.4 10.4 7.7 15.8 9.7 8.8 10.3 13.2 1.7 1.4 1.3 -0.3 2.0

### Percent of families with before–tax family income By age of head



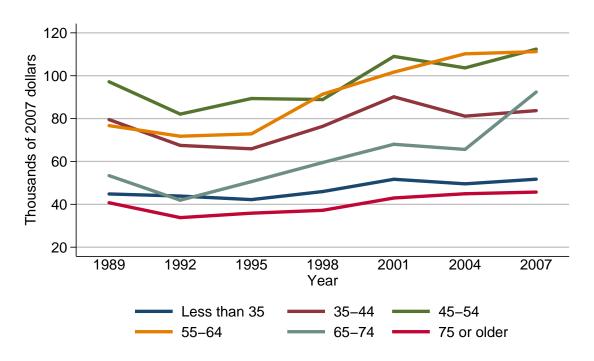
		iconicon idinii	iics with belon	o tax ranning in	1001110		
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (p	ercent)						
1989	100.0	100.0	100.0	100.0	100.0	100.0	
1992	100.0	100.0	100.0	100.0	100.0	100.0	
1995	100.0	100.0	100.0	100.0	100.0	100.0	
1998	100.0	100.0	100.0	100.0	100.0	100.0	
2001	100.0	100.0	100.0	100.0	100.0	100.0	
2004	100.0	100.0	100.0	100.0	100.0	100.0	
2007	100.0	100.0	100.0	100.0	100.0	100.0	
Three-ye	ear change (per	centage point	s)				
1992	0.0	0.0	0.0	0.0	0.0	0.0	
1995	0.0	0.0	0.0	0.0	0.0	0.0	
1998	0.0	0.0	0.0	0.0	0.0	0.0	
2001	0.0	0.0	0.0	0.0	0.0	0.0	
2004	0.0	0.0	0.0	0.0	0.0	0.0	
2007	0.0	0.0	0.0	0.0	0.0	0.0	

# Median value of before–tax family income for families with holdings By age of head



			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	33.6	58.8	62.1	42.5	26.0	22.2
1992	35.6	51.9	60.4	43.0	25.9	19.9
1995	34.6	51.8	54.4	45.7	26.0	21.7
1998	34.9	53.6	64.5	49.1	31.0	21.3
2001	39.1	60.1	63.7	52.9	32.5	26.2
2004	36.1	54.9	67.1	59.8	36.6	26.0
2007	37.4	56.6	64.2	54.6	39.0	22.8
Three-ye	ear change (per	cent)				
1992	6.0	-11.7	-2.7	1.2	-0.4	-10.4
1995	-2.8	-0.2	-9.9	6.3	0.4	9.0
1998	0.9	3.5	18.6	7.4	19.2	-1.8
2001	12.0	12.1	-1.2	7.7	4.8	23.0
2004	-7.7	-8.7	5.3	13.0	12.6	-0.8
2007	3.6	3.1	-4.3	-8.7	6.6	-12.3

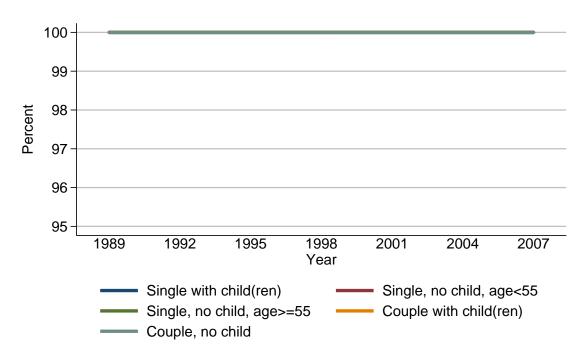
# Mean value of before–tax family income for families with holdings By age of head



Mean value of before-tax family income for families with holdings

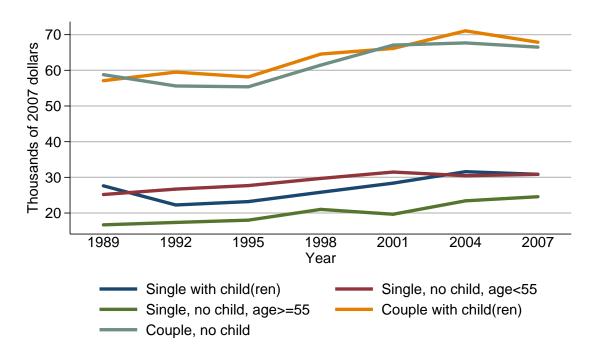
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	44.8	79.5	97.2	76.7	53.4	40.7
1992	43.9	67.5	82.1	71.8	41.9	33.8
1995	42.2	65.9	89.4	72.9	50.6	35.9
1998	46.0	76.4	88.9	91.4	59.5	37.2
2001	51.7	90.2	109.0	101.7	68.0	43.0
2004	49.6	81.1	103.6	110.2	65.6	44.9
2007	51.7	83.7	112.4	111.2	92.4	45.7
Three-ye	ear change (per	cent)				
1992	-2.0	-15.1	-15.5	-6.4	-21.5	-17.0
1995	-3.9	-2.4	8.9	1.5	20.8	6.2
1998	9.0	15.9	-0.6	25.4	17.6	3.6
2001	12.4	18.1	22.6	11.3	14.3	15.6
2004	-4.1	-10.1	-5.0	8.4	-3.5	4.4
2007	4.2	3.2	8.5	0.9	40.9	1.8

# Percent of families with before–tax family income By family structure



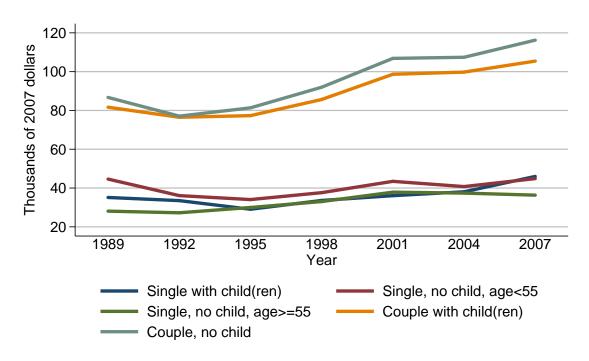
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	100.0	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0	100.0
Three-ye	ar change (percei	ntage points)			
1992	0.0	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0	0.0

### Median value of before–tax family income for families with holdings By family structure



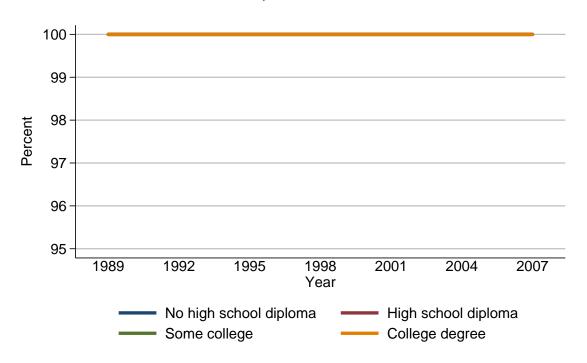
			Family structure		3-
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
	, ,	age<55	age≥55	, ,	
Level (the	ousands of 2007 o	dollars)			
1989	27.6	25.2	16.7	57.1	58.8
1992	22.3	26.7	17.4	59.5	55.6
1995	23.2	27.7	18.0	58.1	55.4
1998	25.8	29.7	21.0	64.5	61.4
2001	28.4	31.5	19.7	66.1	67.1
2004	31.6	30.5	23.4	71.1	67.7
2007	30.9	30.9	24.6	67.9	66.5
Three-ye	ar change (percei	nt)			
1992	-19.2	6.0	4.2	4.2	-5.4
1995	4.0	3.7	3.4	-2.4	-0.4
1998	11.2	7.2	16.7	11.0	10.8
2001	10.1	6.1	-6.2	2.5	9.3
2004	11.3	-3.2	18.8	7.6	0.9
2007	-2.2	1.3	5.1	-4.5	-1.8

### Mean value of before–tax family income for families with holdings By family structure



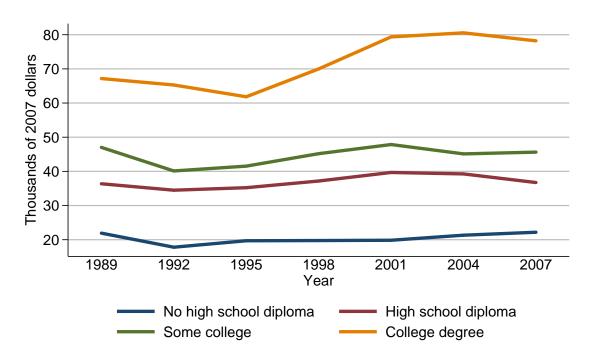
			,		<u> </u>
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	35.1	44.6	28.1	81.7	86.7
1992	33.5	36.1	27.2	76.5	77.1
1995	29.1	34.1	30.0	77.3	81.3
1998	33.6	37.6	33.0	85.6	92.0
2001	36.1	43.5	37.9	98.6	106.8
2004	38.1	40.8	37.4	99.8	107.4
2007	46.0	44.9	36.3	105.4	116.2
Three-ye	ar change (perce	nt)			
1992	-4.6	-19.1	-3.2	-6.4	-11.1
1995	-13.1	-5.5	10.3	1.0	5.4
1998	15.5	10.3	10.0	10.7	13.2
2001	7.4	15.7	14.8	15.2	16.1
2004	5.5	-6.2	-1.3	1.2	0.6
2007	20.7	10.0	-2.9	5.6	8.2

# Percent of families with before–tax family income By education of head



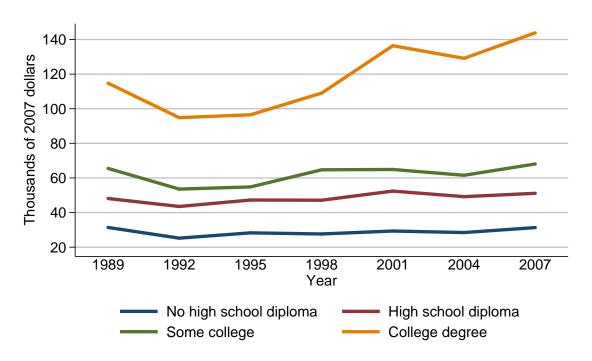
	. 0.00 0.	idillines with belon	o tax ranning intooning			
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (pe	rcent)					
1989	100.0	100.0	100.0	100.0		
1992	100.0	100.0	100.0	100.0		
1995	100.0	100.0	100.0	100.0		
1998	100.0	100.0	100.0	100.0		
2001	100.0	100.0	100.0	100.0		
2004	100.0	100.0	100.0	100.0		
2007	100.0	100.0	100.0	100.0		
Three-yea	ar change (percentage	points)				
1992	0.0	0.0	0.0	0.0		
1995	0.0	0.0	0.0	0.0		
1998	0.0	0.0	0.0	0.0		
2001	0.0	0.0	0.0	0.0		
2004	0.0	0.0	0.0	0.0		
2007	0.0	0.0	0.0	0.0		

# Median value of before–tax family income for families with holdings By education of head



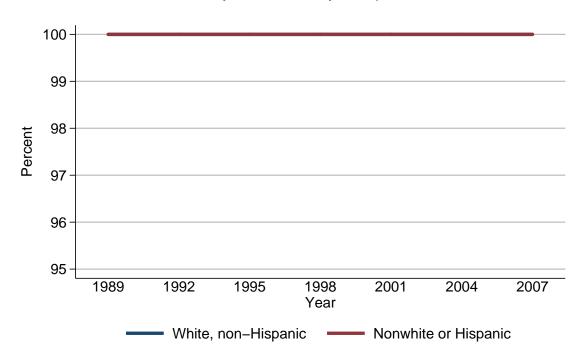
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars	s)			
1989	21.9	36.4	47.0	67.2	
1992	17.8	34.5	40.1	65.3	
1995	19.7	35.2	41.5	61.8	
1998	19.8	37.2	45.2	70.0	
2001	19.8	39.7	47.9	79.4	
2004	21.3	39.3	45.1	80.5	
2007	22.2	36.7	45.6	78.2	
Three-yea	ar change (percent)				
1992	-18.7	-5.2	-14.7	-2.8	
1995	10.7	2.0	3.5	-5.4	
1998	0.5	5.7	8.9	13.3	
2001	0.0	6.7	6.0	13.4	
2004	7.6	-1.0	-5.8	1.4	
2007	4.2	-6.6	1.1	-2.9	

### Mean value of before–tax family income for families with holdings By education of head



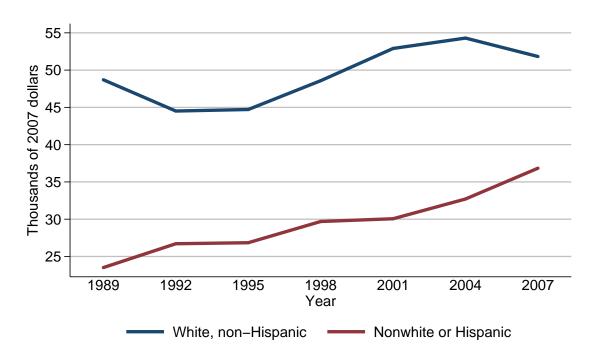
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars)				
1989	31.4	48.1	65.5	114.8	
1992	25.2	43.5	53.6	94.8	
1995	28.3	47.3	54.8	96.5	
1998	27.6	47.1	64.7	109.0	
2001	29.4	52.4	64.9	136.4	
2004	28.5	49.2	61.6	129.1	
2007	31.3	51.1	68.1	143.8	
Three-yea	ar change (percent)				
1992	-19.7	-9.6	-18.2	-17.4	
1995	12.3	8.7	2.2	1.8	
1998	-2.5	-0.4	18.1	13.0	
2001	6.5	11.3	0.3	25.1	
2004	-3.1	-6.1	-5.1	-5.4	
2007	9.8	3.9	10.6	11.4	

# Percent of families with before–tax family income By race or ethnicity of respondent



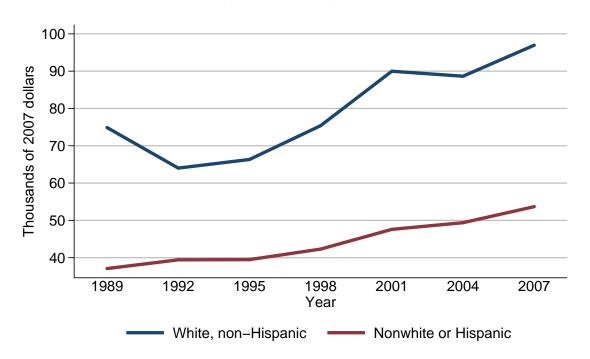
Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (percent)				
1989	100.0	100.0		
1992	100.0	100.0		
1995	100.0	100.0		
1998	100.0	100.0		
2001	100.0	100.0		
2004	100.0	100.0		
2007	100.0	100.0		
Three-year cha	nge (percentage points)			
1992	0.0	0.0		
1995	0.0	0.0		
1998	0.0	0.0		
2001	0.0	0.0		
2004	0.0	0.0		
2007	0.0	0.0		

# Median value of before–tax family income for families with holdings By race or ethnicity of respondent



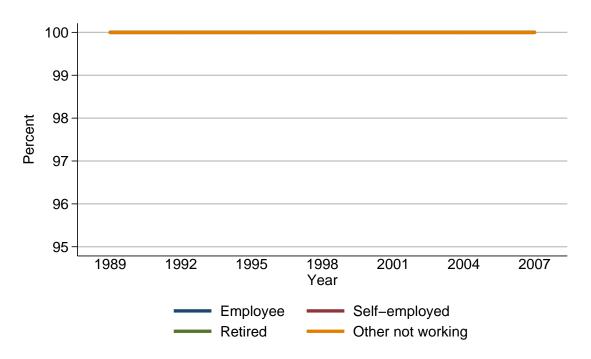
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ls of 2007 dollars)				
1989	48.7	23.5			
1992	44.5	26.7			
1995	44.7	26.8			
1998	48.6	29.7			
2001	52.9	30.1			
2004	54.3	32.7			
2007	51.8	36.8			
Three-year char	nge (percent)				
1992	-8.6	13.6			
1995	0.4	0.4			
1998	8.7	10.8			
2001	8.8	1.3			
2004	2.6	8.6			
2007	-4.6	12.5			

# Mean value of before–tax family income for families with holdings By race or ethnicity of respondent



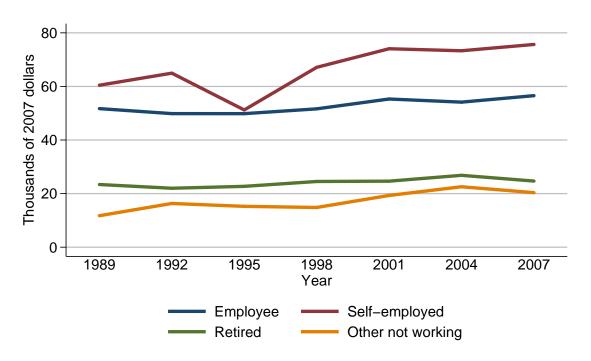
	Dogo or othnici	ity of roomandant
		ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	74.9	37.1
1992	64.0	39.4
1995	66.3	39.5
1998	75.4	42.3
2001	90.0	47.6
2004	88.6	49.4
2007	96.9	53.7
Three-year cha	nge (percent)	
1992	-14.6	6.2
1995	3.6	0.3
1998	13.7	7.1
2001	19.4	12.5
2004	-1.6	3.8
2007	9.4	8.7

# Percent of families with before–tax family income By current work status of head



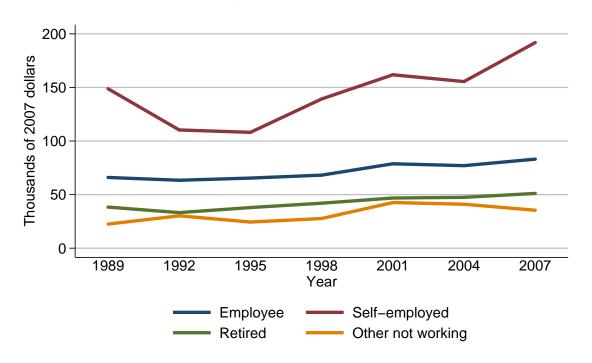
		Current work status of head				
Year	Employee	Self-employed	Retired	Other not working		
Level (per	cent)					
1989	100.0	100.0	100.0	100.0		
1992	100.0	100.0	100.0	100.0		
1995	100.0	100.0	100.0	100.0		
1998	100.0	100.0	100.0	100.0		
2001	100.0	100.0	100.0	100.0		
2004	100.0	100.0	100.0	100.0		
2007	100.0	100.0	100.0	100.0		
Three-yea	r change (percentag	ge points)				
1992	0.0	0.0	0.0	0.0		
1995	0.0	0.0	0.0	0.0		
1998	0.0	0.0	0.0	0.0		
2001	0.0	0.0	0.0	0.0		
2004	0.0	0.0	0.0	0.0		
2007	0.0	0.0	0.0	0.0		

# Median value of before–tax family income for families with holdings By current work status of head



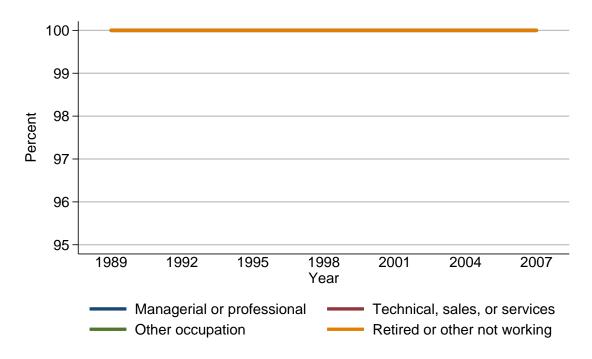
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (thou	usands of 2007 dolla	ars)			
1989	51.7	60.5	23.4	11.8	
1992	49.9	65.0	22.0	16.3	
1995	49.8	51.2	22.7	15.2	
1998	51.6	67.1	24.5	14.8	
2001	55.3	74.1	24.6	19.3	
2004	54.1	73.3	26.8	22.6	
2007	56.6	75.7	24.7	20.4	
Three-year	r change (percent)				
1992	-3.5	7.4	-6.0	38.1	
1995	-0.2	-21.2	3.2	-6.7	
1998	3.6	31.1	7.9	-2.6	
2001	7.2	10.4	0.4	30.4	
2004	-2.2	-1.1	8.9	17.1	
2007	4.6	3.3	-7.8	-9.7	

# Mean value of before–tax family income for families with holdings By current work status of head



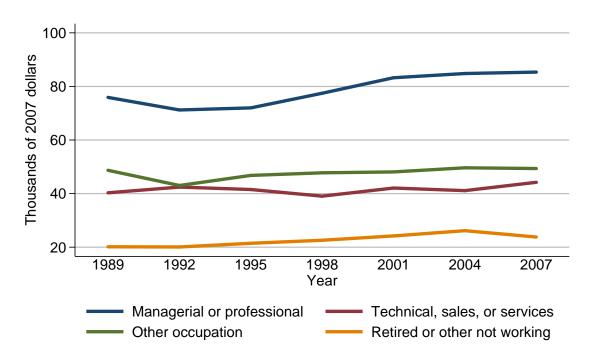
Current work status of head					
Employee	Self-employed	Retired	Other not		
			working		
sands of 2007 dolla	ars)				
66.0	148.8	38.3	22.5		
63.4	110.3	33.2	30.2		
65.4	108.1	37.9	24.4		
68.2	139.2	42.0	27.7		
78.8	161.8	46.8	42.6		
77.0	155.5	47.5	41.0		
83.1	191.8	51.1	35.4		
r change (percent)					
-3.9	-25.9	-13.3	34.2		
3.2	-2.0	14.2	-19.2		
4.3	28.8	10.8	13.5		
15.5	16.2	11.4	53.8		
-2.3	-3.9	1.5	-3.8		
7.9	23.3	7.6	-13.7		
	sands of 2007 dolla 66.0 63.4 65.4 68.2 78.8 77.0 83.1 c change (percent) -3.9 3.2 4.3 15.5 -2.3	Employee Self-employed  sands of 2007 dollars) 66.0 148.8 63.4 110.3 65.4 108.1 68.2 139.2 78.8 161.8 77.0 155.5 83.1 191.8  s change (percent) -3.9 -25.9 3.2 -2.0 4.3 28.8 15.5 16.2 -2.3 -3.9	Employee Self-employed Retired  sands of 2007 dollars) 66.0 148.8 38.3 63.4 110.3 33.2 65.4 108.1 37.9 68.2 139.2 42.0 78.8 161.8 46.8 77.0 155.5 47.5 83.1 191.8 51.1  r change (percent) -3.9 -25.9 -13.3 3.2 -2.0 14.2 4.3 28.8 10.8 15.5 16.2 11.4 -2.3 -3.9 1.5		

# Percent of families with before–tax family income By current occupation of head



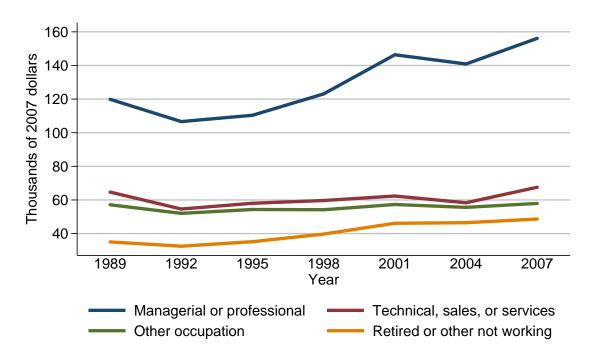
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	100.0	100.0	100.0	100.0	
1992	100.0	100.0	100.0	100.0	
1995	100.0	100.0	100.0	100.0	
1998	100.0	100.0	100.0	100.0	
2001	100.0	100.0	100.0	100.0	
2004	100.0	100.0	100.0	100.0	
2007	100.0	100.0	100.0	100.0	
Three-yea	ar change (percentag	e points)			
1992	0.0	0.0	0.0	0.0	
1995	0.0	0.0	0.0	0.0	
1998	0.0	0.0	0.0	0.0	
2001	0.0	0.0	0.0	0.0	
2004	0.0	0.0	0.0	0.0	
2007	0.0	0.0	0.0	0.0	

### Median value of before–tax family income for families with holdings By current occupation of head



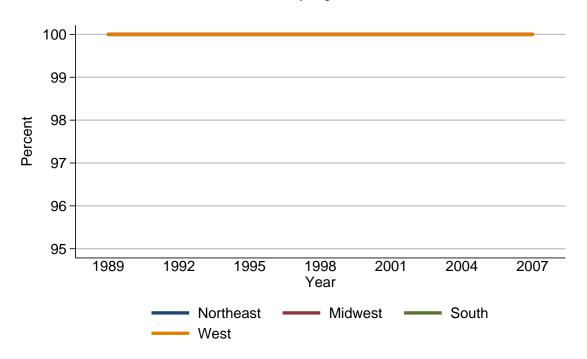
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	nrs)			
1989	75.9	40.3	48.7	20.2	
1992	71.2	42.4	43.0	20.1	
1995	72.0	41.5	46.8	21.5	
1998	77.5	39.1	47.8	22.6	
2001	83.2	42.1	48.1	24.2	
2004	84.8	41.1	49.6	26.2	
2007	85.4	44.2	49.4	23.8	
Three-yea	ar change (percent)				
1992	-6.2	5.2	-11.7	-0.5	
1995	1.1	-2.1	8.8	7.0	
1998	7.6	-5.8	2.1	5.1	
2001	7.4	7.7	0.6	7.1	
2004	1.9	-2.4	3.1	8.3	
2007	0.7	7.5	-0.4	-9.2	

### Mean value of before–tax family income for families with holdings By current occupation of head



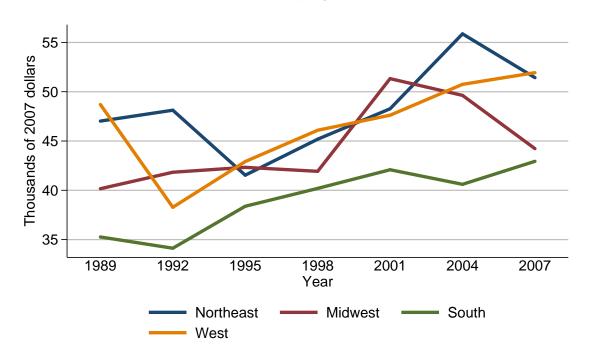
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	ars)			
1989	119.9	64.7	57.1	35.0	
1992	106.6	54.6	52.0	32.5	
1995	110.4	58.0	54.3	35.2	
1998	123.1	59.7	54.2	39.7	
2001	146.4	62.3	57.3	46.1	
2004	140.9	58.3	55.6	46.5	
2007	156.1	67.6	57.9	48.7	
Three-yea	ar change (percent)				
1992	-11.1	-15.6	-8.9	-7.1	
1995	3.6	6.2	4.4	8.3	
1998	11.5	2.9	-0.2	12.8	
2001	18.9	4.4	5.7	16.1	
2004	-3.8	-6.4	-3.0	0.9	
2007	10.8	16.0	4.1	4.7	

# Percent of families with before–tax family income By region



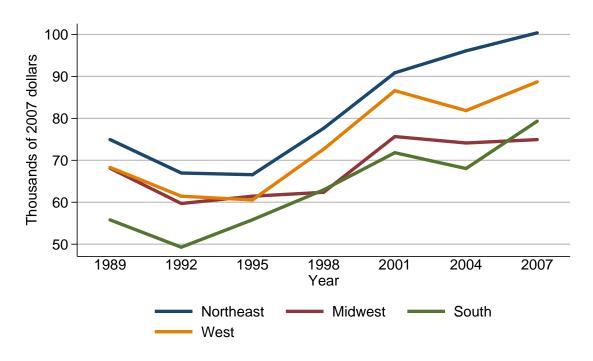
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0
Three-year	r change (percentage	e points)		
1992	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0

# Median value of before–tax family income for families with holdings By region



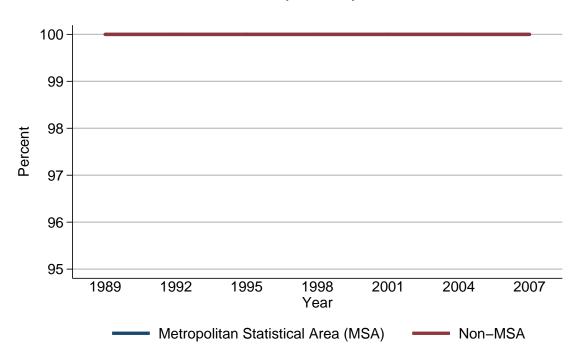
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	47.0	40.2	35.3	48.7
1992	48.1	41.8	34.1	38.3
1995	41.5	42.3	38.4	42.9
1998	45.2	41.9	40.2	46.1
2001	48.3	48.3 51.3 42.1		47.6
2004	55.9	49.6	40.6	50.7
2007	51.4	44.2	42.9	51.9
Three-year	r change (percent)			
1992	2.3	4.0	-3.4	-21.4
1995	-13.7	1.2	12.6	12.0
1998	8.9	-0.9	4.7	7.5
2001	6.9	22.4	4.7	3.3
2004	15.7	-3.3	-3.6	6.5
2007	-8.1	-10.9	5.7	2.4

# Mean value of before–tax family income for families with holdings By region



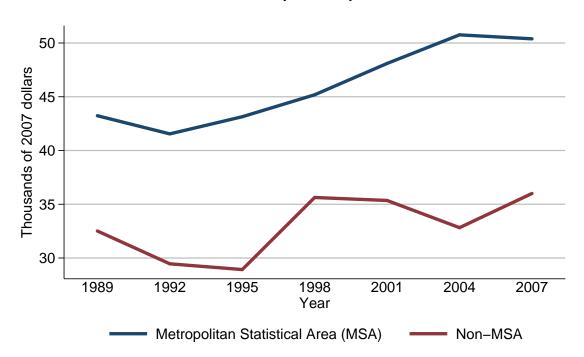
		<del>-</del>		
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	75.0	68.1	55.8	68.3
1992	67.0	59.7	49.3	61.4
1995	66.6	61.5	55.8	60.6
1998	77.6	62.4	63.0	72.7
2001	90.9	75.7	71.8	86.6
2004	96.1	74.1	68.0	81.9
2007	100.4	74.9	79.3	88.7
Three-year	r change (percent)			
1992	-10.7	-12.3	-11.6	-10.1
1995	-0.6	3.0	13.2	-1.3
1998	16.5	1.5	12.9	20.0
2001	17.1	21.3	14.0	19.1
2004	5.7	-2.1	-5.3	-5.4
2007	4.5	1.1	16.6	8.3

# Percent of families with before–tax family income By urbanicity



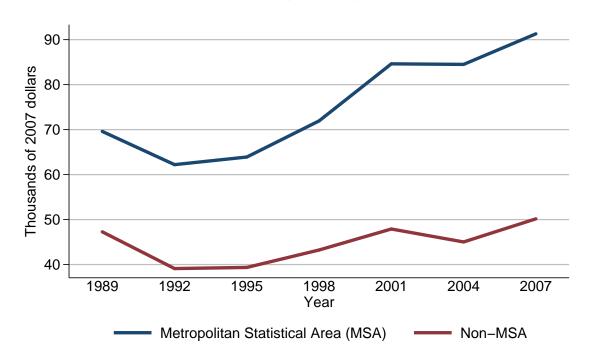
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percei	nt)	
1989	100.0	100.0
1992	100.0	100.0
1995	100.0	100.0
1998	100.0	100.0
2001	100.0	100.0
2004	100.0	100.0
2007	100.0	100.0
Three-year c	hange (percentage points)	
1992	0.0	0.0
1995	0.0	0.0
1998	0.0	0.0
2001	0.0	0.0
2004	0.0	0.0
2007	0.0	0.0

# Median value of before–tax family income for families with holdings By urbanicity



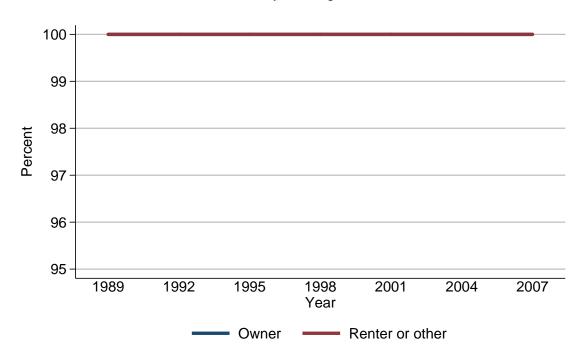
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	43.2	32.5
1992	41.5	29.5
1995	43.1	28.9
1998	45.2	35.6
2001	48.1	35.4
2004	50.8	32.8
2007	50.4	36.0
Three-year c	hange (percent)	
1992	-3.9	-9.2
1995	3.9	-2.0
1998	4.9	23.2
2001	6.4	-0.6
2004	5.6	-7.3
2007	-0.8	9.8

# Mean value of before–tax family income for families with holdings By urbanicity



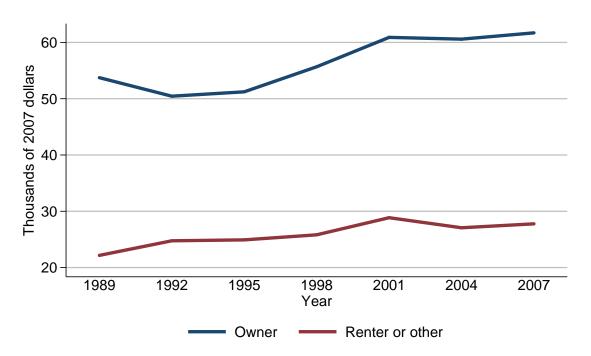
	Urbanicity			
Year	Metropolitan Statistical Area	Non-MSA		
	(MSA)			
Level (thousa	nds of 2007 dollars)			
1989	69.6	47.3		
1992	62.2	39.1		
1995	63.9	39.4		
1998	71.9	43.2		
2001	84.6	47.9		
2004	84.5	45.0		
2007	91.3	50.2		
Three-year ch	nange (percent)			
1992	-10.6	-17.3		
1995	2.7	0.8		
1998	12.5	9.6		
2001	17.7	10.9		
2004	-0.1	-6.1		
2007	8.0	11.6		

# Percent of families with before–tax family income By housing status



	Housing status			
Year	Owner	Renter or other		
Level (percent)				
1989	100.0	100.0		
1992	100.0	100.0		
1995	100.0	100.0		
1998	100.0	100.0		
2001	100.0	100.0		
2004	100.0	100.0		
2007	100.0	100.0		
Three-year chang	ge (percentage points)			
1992	0.0	0.0		
1995	0.0	0.0		
1998	0.0	0.0		
2001	0.0	0.0		
2004	0.0	0.0		
2007	0.0	0.0		

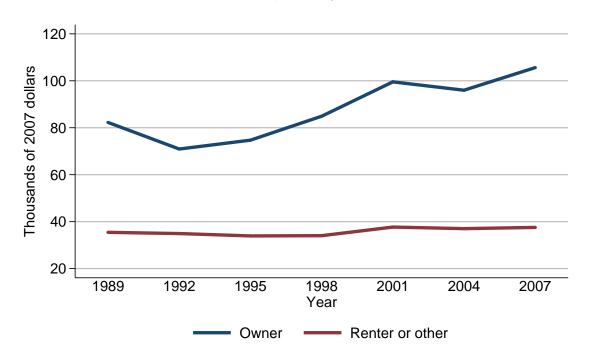
# Median value of before–tax family income for families with holdings By housing status



Median value of before-tax family income for families with holdings

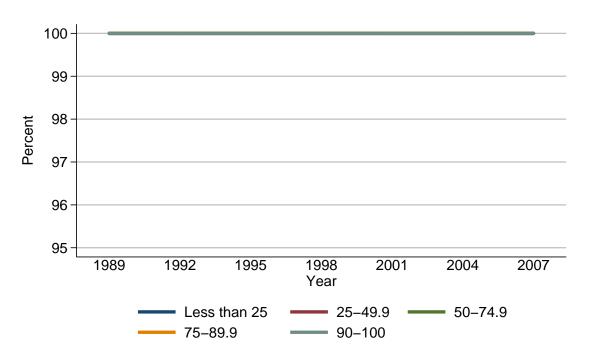
	Ног	Housing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	53.7	22.2		
1992	50.4	24.8		
1995	51.2	24.9		
1998	55.7	25.8		
2001	60.9	28.9		
2004	60.6	27.1		
2007	61.7	27.8		
Three-year change	e (percent)			
1992	-6.1	11.7		
1995	1.6	0.4		
1998	8.8	3.6		
2001	9.3	12.0		
2004	-0.5	-6.2		
2007	1.8	2.6		

# Mean value of before–tax family income for families with holdings By housing status



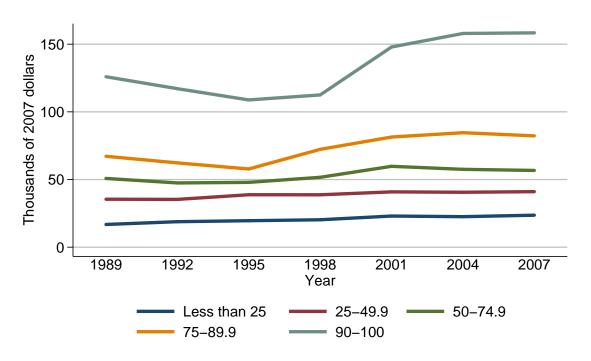
	Housing status		
Year	Owner	Renter or other	
Level (thousands of			
1989	82.3	35.4	
1992	70.9	34.9	
1995	74.7	33.9	
1998	84.9	34.0	
2001	99.5	37.7	
2004	96.0	37.0	
2007	105.6	37.5	
Three-year change	e (percent)		
1992	-13.9	-1.4	
1995	5.4	-2.9	
1998	13.7	0.3	
2001	17.2	10.9	
2004	-3.5	-1.9	
2007	10.0	1.4	

# Percent of families with before–tax family income By percentile of net worth



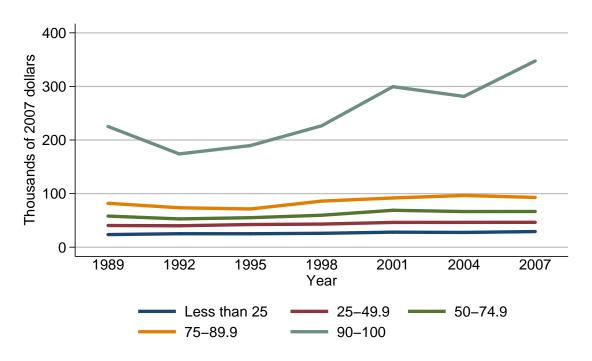
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	100.0	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0	100.0
Three-ye	ear change (percen	tage points)			
1992	0.0	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0	0.0

# Median value of before–tax family income for families with holdings By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (the	ousands of 2007 de	ollars)			
1989	16.8	35.5	50.8	67.2	126.0
1992	18.8	35.3	47.5	62.3	117.1
1995	19.6	38.8	47.9	57.8	108.8
1998	20.3	38.7	51.6	72.3	112.5
2001	23.0	40.9	59.8	81.4	147.9
2004	22.6	40.6	57.5	84.6	157.9
2007	23.6	41.0	56.7	82.3	158.4
Three-ye	ear change (percen	t)			
1992	11.9	-0.6	-6.5	-7.3	-7.1
1995	4.3	9.9	0.8	-7.2	-7.1
1998	3.6	-0.3	7.7	25.1	3.4
2001	13.3	5.7	15.9	12.6	31.5
2004	-1.7	-0.7	-3.8	3.9	6.8
2007	4.4	1.0	-1.4	-2.7	0.3

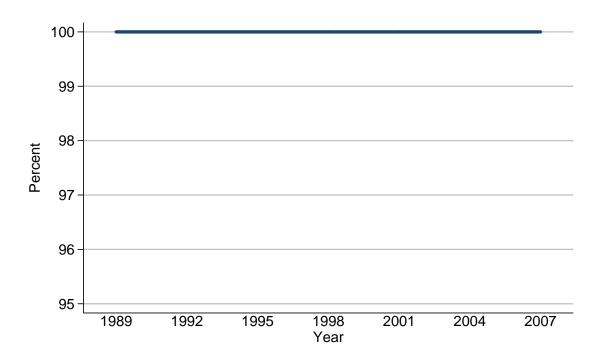
# Mean value of before–tax family income for families with holdings By percentile of net worth



#### Mean value of before-tax family income for families with holdings

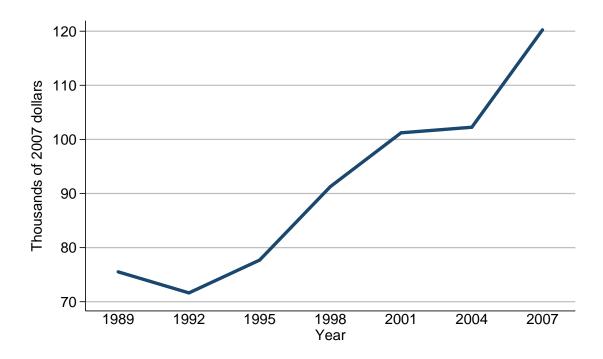
		Po	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (the	ousands of 2007 de	ollars)			
1989	23.6	40.5	58.1	81.9	225.2
1992	25.2	40.0	52.8	73.6	174.1
1995	25.1	42.3	55.0	71.4	189.7
1998	25.9	43.1	59.6	86.0	226.6
2001	28.1	46.2	68.9	91.9	299.5
2004	27.5	46.4	66.5	96.5	281.4
2007	29.2	46.5	66.6	92.9	347.5
Three-ye	ear change (percen	t)			
1992	6.8	-1.2	-9.1	-10.1	-22.7
1995	-0.4	5.8	4.2	-3.0	9.0
1998	3.2	1.9	8.4	20.4	19.5
2001	8.5	7.2	15.6	6.9	32.2
2004	-2.1	0.4	-3.5	5.0	-6.0
2007	6.2	0.2	0.2	-3.7	23.5

### Percent of families with net worth For all families



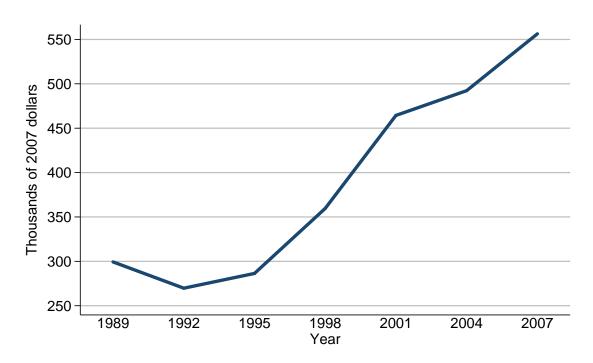
Percent of families with net worth					
Year	All families				
Level (percent)					
1989	100.0				
1992	100.0				
1995	100.0				
1998	100.0				
2001	100.0				
2004	100.0				
2007	100.0				
Three-year change (percentage po	pints)				
1992	0.0				
1995	0.0				
1998	0.0				
2001	0.0				
2004	0.0				
2007	0.0				

# Median value of net worth for families with holdings For all families



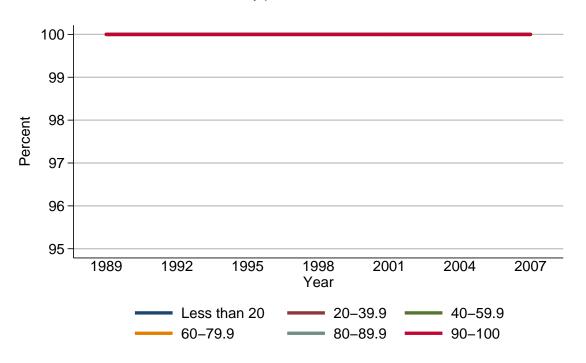
Median value of het worth for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	75.5				
1992	71.6				
1995	77.7				
1998	91.3				
2001	101.2				
2004	102.2				
2007	120.2				
Three-year change (percent)					
1992	-5.2				
1995	8.5				
1998	17.5				
2001	10.8				
2004	1.0				
2007	17.6				

# Mean value of net worth for families with holdings For all families



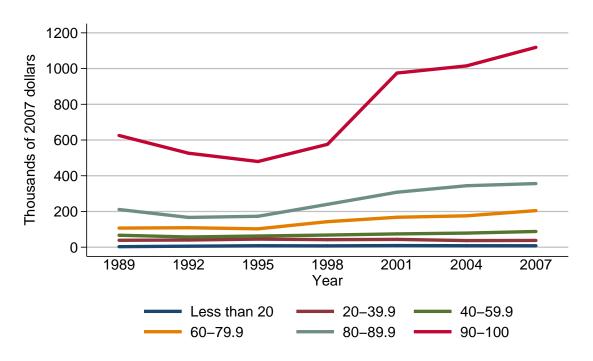
Mean value of fiet worth for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	299.3				
1992	269.8				
1995	286.4				
1998	359.7				
2001	464.4				
2004	492.3				
2007	556.3				
Three-year change (percent)					
1992	-9.9				
1995	6.2				
1998	25.6				
2001	29.1				
2004	6.0				
2007	13.0				

# Percent of families with net worth By percentile of income



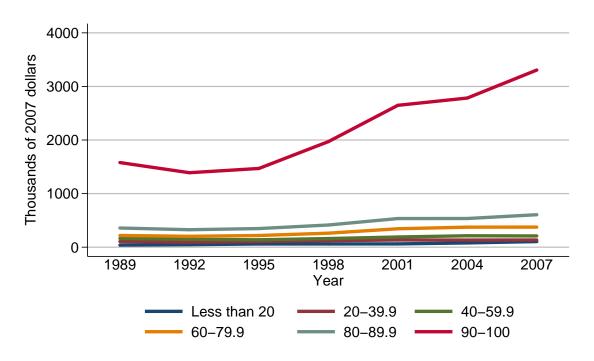
Percent of families with net worth								
			Percentile	of income				
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	100.0	100.0	100.0	100.0	100.0	100.0		
1992	100.0	100.0	100.0	100.0	100.0	100.0		
1995	100.0	100.0	100.0	100.0	100.0	100.0		
1998	100.0	100.0	100.0	100.0	100.0	100.0		
2001	100.0	100.0	100.0	100.0	100.0	100.0		
2004	100.0	100.0	100.0	100.0	100.0	100.0		
2007	100.0	100.0	100.0	100.0	100.0	100.0		
Three-ye	ear change (pei	rcentage points	s)					
1992	0.0	0.0	0.0	0.0	0.0	0.0		
1995	0.0	0.0	0.0	0.0	0.0	0.0		
1998	0.0	0.0	0.0	0.0	0.0	0.0		
2001	0.0	0.0	0.0	0.0	0.0	0.0		
2004	0.0	0.0	0.0	0.0	0.0	0.0		
2007	0.0	0.0	0.0	0.0	0.0	0.0		

# Median value of net worth for families with holdings By percentile of income



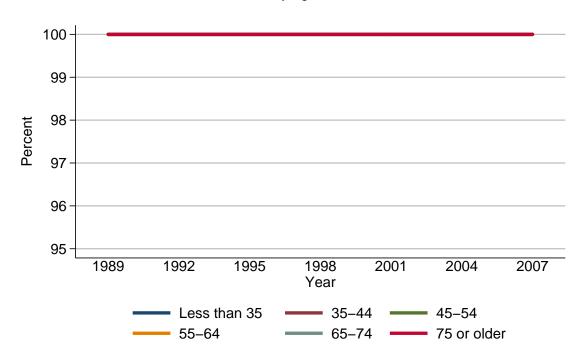
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	2.9	38.8	67.1	107.0	211.2	625.4	
1992	5.7	40.2	57.2	109.0	166.6	526.3	
1995	8.1	45.3	62.7	102.8	173.2	479.7	
1998	7.4	42.2	68.0	143.0	240.0	575.9	
2001	9.2	43.8	74.5	167.5	307.8	975.0	
2004	8.2	37.1	79.0	175.7	344.1	1015.0	
2007	8.1	37.9	88.1	204.9	356.2	1119.0	
Three-ye	ear change (pei	rcent)					
1992	96.6	3.6	-14.8	1.9	-21.1	-15.8	
1995	42.1	12.7	9.6	-5.7	4.0	-8.9	
1998	-8.6	-6.8	8.5	39.1	38.6	20.1	
2001	24.3	3.8	9.6	17.1	28.2	69.3	
2004	-10.9	-15.3	6.0	4.9	11.8	4.1	
2007	-1.2	2.2	11.5	16.6	3.5	10.2	

# Mean value of net worth for families with holdings By percentile of income



	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	39.7	105.8	163.1	218.9	358.0	1579.6		
1992	47.6	92.9	146.4	203.6	326.2	1390.0		
1995	60.1	106.9	138.3	218.0	347.9	1469.3		
1998	60.8	122.4	161.0	261.7	414.1	1970.1		
2001	61.8	134.8	190.3	344.0	534.8	2647.5		
2004	79.8	133.4	213.7	374.3	535.3	2783.7		
2007	105.2	134.9	209.9	375.1	606.3	3306.0		
Three-ye	ear change (per	rcent)						
1992	19.9	-12.2	-10.2	-7.0	-8.9	-12.0		
1995	26.3	15.1	-5.5	7.1	6.7	5.7		
1998	1.2	14.5	16.4	20.0	19.0	34.1		
2001	1.6	10.1	18.2	31.4	29.1	34.4		
2004	29.1	-1.0	12.3	8.8	0.1	5.1		
2007	31.8	1.1	-1.8	0.2	13.3	18.8		

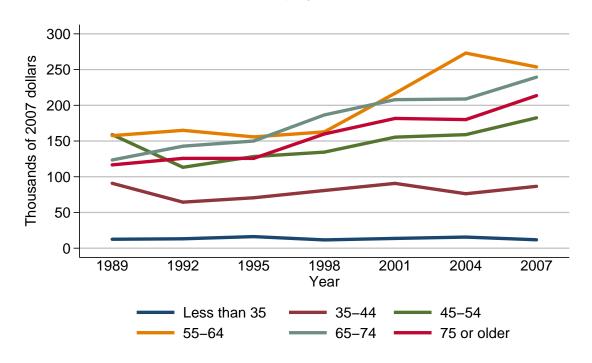
### Percent of families with net worth By age of head



Percent of families with net worth
Age of head

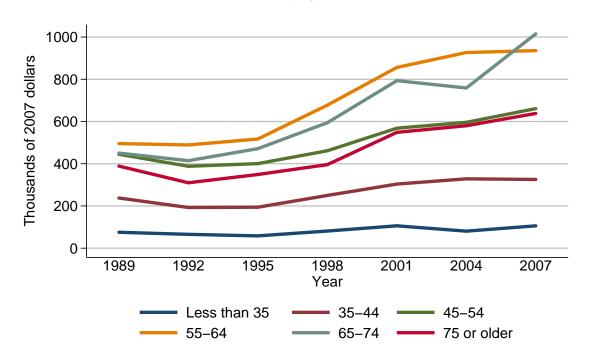
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	100.0	100.0	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0	100.0	100.0
Three-ye	ear change (per	centage point	s)			
1992	0.0	0.0	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0	0.0	0.0

# Median value of net worth for families with holdings By age of head



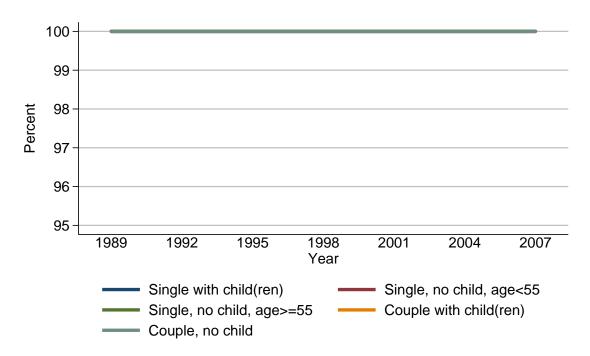
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	12.5	90.8	159.0	157.5	123.4	116.6	
1992	13.2	64.5	113.2	165.0	142.8	125.7	
1995	16.2	70.6	128.3	155.8	150.0	125.7	
1998	11.6	80.8	134.5	162.8	186.5	159.9	
2001	13.7	90.7	155.4	216.8	207.9	181.6	
2004	15.6	76.2	158.9	273.1	208.8	180.0	
2007	11.8	86.6	182.5	253.7	239.4	213.5	
Three-ye	ear change (per	cent)					
1992	5.6	-29.0	-28.8	4.8	15.7	7.8	
1995	22.7	9.5	13.3	-5.6	5.0	0.0	
1998	-28.4	14.4	4.8	4.5	24.3	27.2	
2001	18.1	12.3	15.5	33.2	11.5	13.6	
2004	13.9	-16.0	2.3	26.0	0.4	-0.9	
2007	-24.4	13.6	14.9	-7.1	14.7	18.6	

### Mean value of net worth for families with holdings By age of head



Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	75.4	237.6	444.9	495.5	450.4	388.9		
1992	65.6	192.7	388.0	489.0	414.6	309.9		
1995	58.4	194.1	400.6	517.3	471.4	349.1		
1998	81.3	249.9	461.5	677.6	594.2	395.7		
2001	106.1	303.7	568.4	856.0	793.5	548.6		
2004	80.7	328.6	596.1	926.7	758.8	580.0		
2007	106.0	325.6	661.2	935.8	1015.2	638.2		
Three-ye	ear change (per	cent)						
1992	-13.0	-18.9	-12.8	-1.3	-7.9	-20.3		
1995	-11.0	0.7	3.2	5.8	13.7	12.6		
1998	39.2	28.7	15.2	31.0	26.1	13.3		
2001	30.5	21.5	23.2	26.3	33.5	38.6		
2004	-23.9	8.2	4.9	8.3	-4.4	5.7		
2007	31.4	-0.9	10.9	1.0	33.8	10.0		

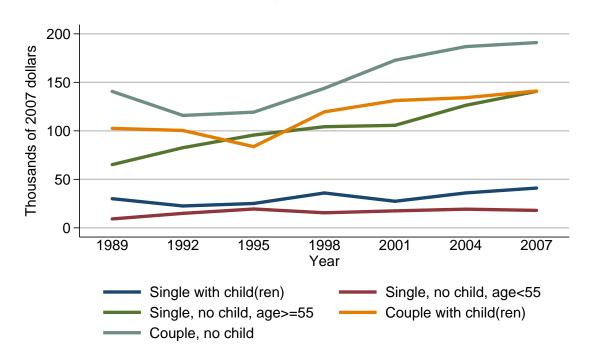
### Percent of families with net worth By family structure



Percent	of	families	with	net	wor	th

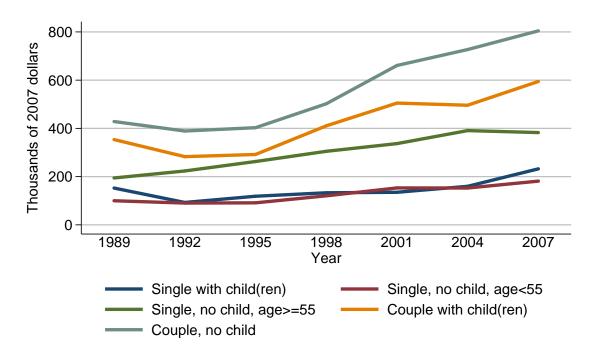
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	100.0	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0	100.0
Three-ye	ar change (perce	ntage points)			
1992	0.0	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0	0.0

# Median value of net worth for families with holdings By family structure



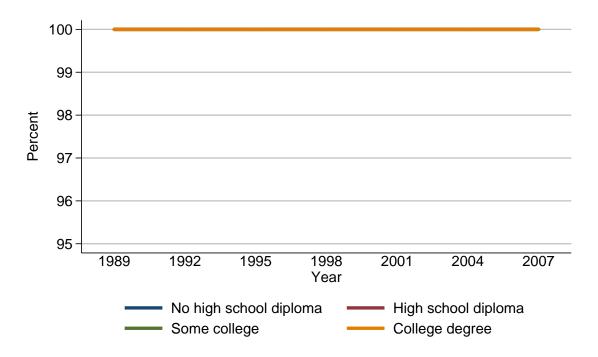
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	30.1	9.2	65.2	102.6	140.6
1992	22.5	14.9	82.6	100.4	115.9
1995	25.1	19.4	95.6	83.7	119.2
1998	36.0	15.5	104.3	119.6	143.9
2001	27.4	17.5	105.7	131.2	172.8
2004	36.0	19.3	126.3	134.2	186.9
2007	41.0	18.0	140.8	141.1	191.0
Three-ye	ar change (percei	nt)			
1992	-25.2	62.0	26.7	-2.1	-17.6
1995	11.6	30.2	15.7	-16.6	2.8
1998	43.4	-20.1	9.1	42.9	20.7
2001	-23.9	12.9	1.3	9.7	20.1
2004	31.4	10.3	19.5	2.3	8.2
2007	13.9	-6.7	11.5	5.1	2.2

# Mean value of net worth for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 (	dollars)			
1989	152.5	99.9	194.3	353.5	428.4
1992	92.8	90.3	223.4	282.8	389.0
1995	118.6	91.3	262.6	291.7	402.9
1998	132.9	120.3	304.9	410.5	502.0
2001	135.0	153.1	336.9	504.9	660.9
2004	159.8	152.7	390.9	496.0	727.0
2007	232.2	181.3	382.7	594.5	804.5
Three-ye	ar change (percei	nt)			
1992	-39.1	-9.6	15.0	-20.0	-9.2
1995	27.8	1.1	17.5	3.1	3.6
1998	12.1	31.8	16.1	40.7	24.6
2001	1.6	27.3	10.5	23.0	31.7
2004	18.4	-0.3	16.0	-1.8	10.0
2007	45.3	18.7	-2.1	19.9	10.7

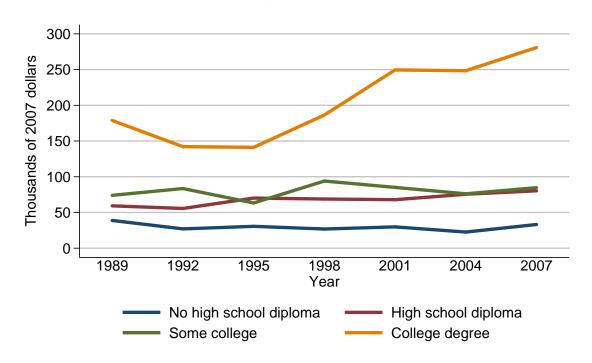
# Percent of families with net worth By education of head



Percent of families with net worth

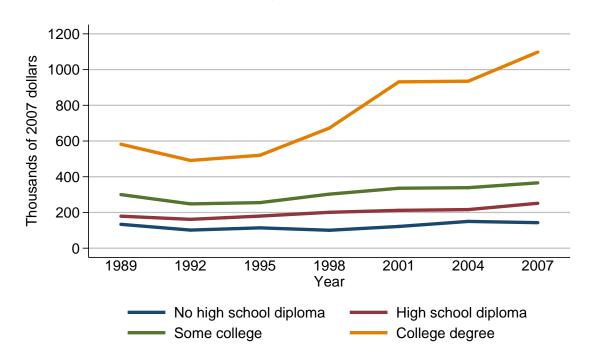
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0
Three-yea	ar change (percentage	points)		
1992	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0

# Median value of net worth for families with holdings By education of head



		Education	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	;)		
1989	38.8	59.3	74.0	178.7
1992	27.0	55.6	83.5	142.1
1995	30.6	70.2	63.3	141.2
1998	26.9	68.8	94.0	186.4
2001	29.8	67.9	85.1	249.5
2004	22.6	75.5	76.1	248.4
2007	33.2	80.3	84.7	280.8
Three-yea	ar change (percent)			
1992	-30.4	-6.2	12.8	-20.5
1995	13.3	26.3	-24.2	-0.6
1998	-12.1	-2.0	48.5	32.0
2001	10.8	-1.3	-9.5	33.9
2004	-24.2	11.2	-10.6	-0.4
2007	46.9	6.4	11.3	13.0

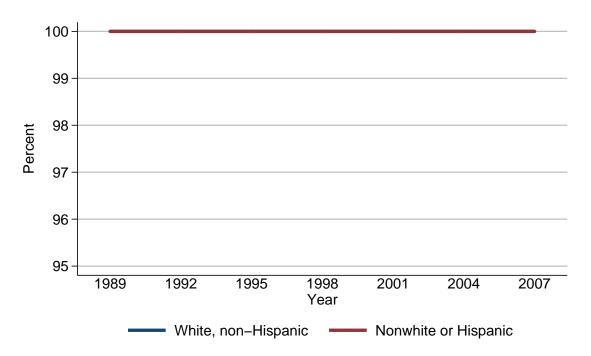
# Mean value of net worth for families with holdings By education of head



		Education	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	133.7	179.3	300.1	582.2
1992	101.5	161.6	248.1	491.4
1995	113.9	179.7	255.1	520.1
1998	100.4	200.9	302.6	672.4
2001	121.7	211.9	335.7	931.2
2004	149.9	216.2	338.9	935.0
2007	142.9	251.6	365.9	1097.8
Three-yea	ar change (percent)			
1992	-24.1	-9.9	-17.3	-15.6
1995	12.2	11.2	2.8	5.8
1998	-11.9	11.8	18.6	29.3
2001	21.2	5.5	10.9	38.5
2004	23.2	2.0	1.0	0.4
2007	-4.7	16.4	8.0	17.4

### Percent of families with net worth

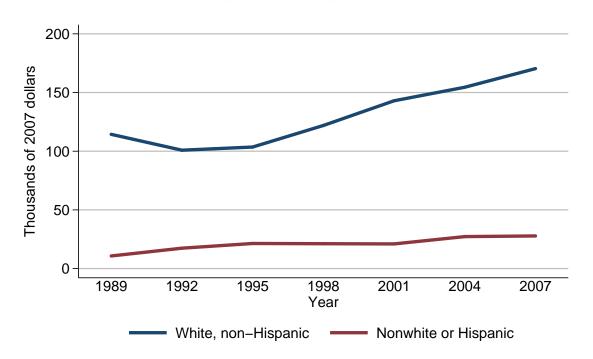
By race or ethnicity of respondent



#### Percent of families with net worth

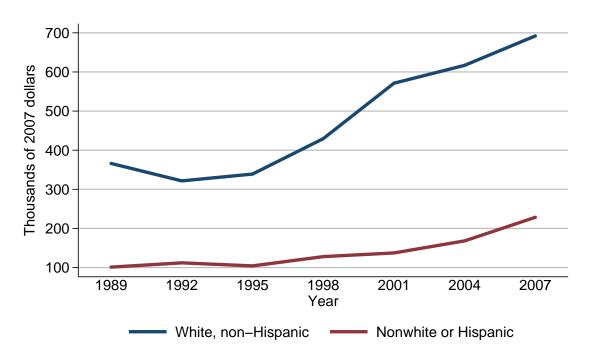
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	100.0	100.0
1992	100.0	100.0
1995	100.0	100.0
1998	100.0	100.0
2001	100.0	100.0
2004	100.0	100.0
2007	100.0	100.0
Three-year cha	nge (percentage points)	
1992	0.0	0.0
1995	0.0	0.0
1998	0.0	0.0
2001	0.0	0.0
2004	0.0	0.0
2007	0.0	0.0

# Median value of net worth for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	114.4	10.7	
1992	100.9	17.4	
1995	103.6	21.4	
1998	121.9	21.2	
2001	143.0	21.0	
2004	154.5	27.2	
2007	170.4	27.8	
Three-year cha	ange (percent)		
1992	-11.8	62.6	
1995	2.7	23.0	
1998	17.7	-0.9	
2001	17.3	-0.9	
2004	8.0	29.5	
2007	10.3	2.2	

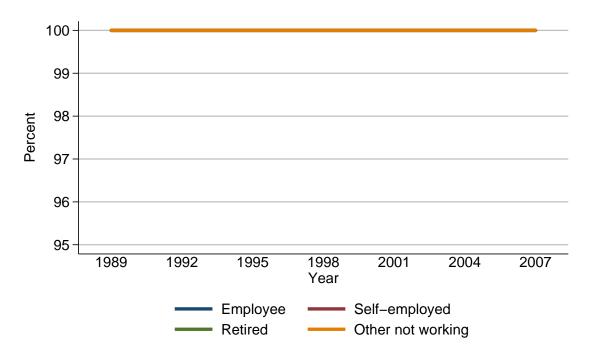
# Mean value of net worth for families with holdings By race or ethnicity of respondent



	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	366.1	101.1
1992	321.6	112.0
1995	339.0	104.2
1998	429.5	128.0
2001	571.2	137.4
2004	617.0	168.2
2007	692.2	228.5
Three-year chai	nge (percent)	
1992	-12.2	10.8
1995	5.4	-7.0
1998	26.7	22.8
2001	33.0	7.3
2004	8.0	22.4
2007	12.2	35.9

### Percent of families with net worth

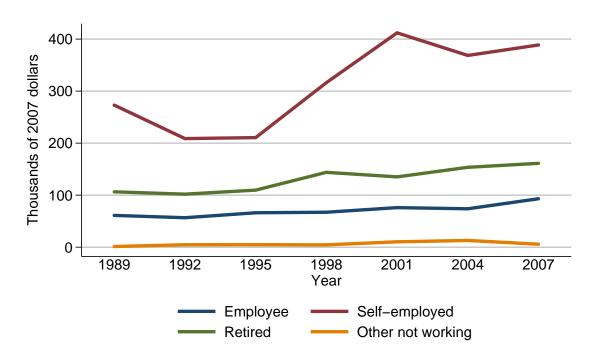
By current work status of head



Percent of families with net worth

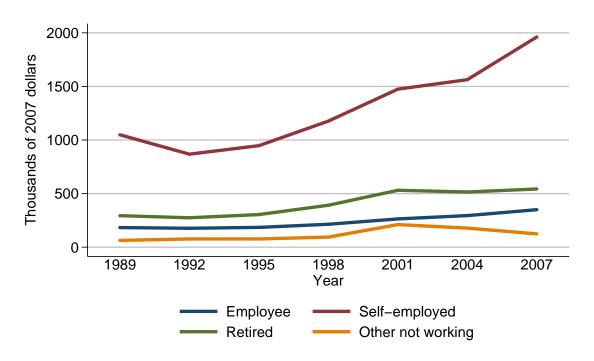
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perd	cent)			
1989	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0
Three-year	r change (percentag	ge points)		
1992	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0

# Median value of net worth for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	isands of 2007 doll	ars)		
1989	61.1	273.1	106.5	1.3
1992	56.7	208.8	102.0	4.8
1995	66.2	210.6	109.7	4.9
1998	67.2	316.3	143.9	4.5
2001	76.1	412.0	135.2	10.4
2004	73.8	368.6	153.6	13.0
2007	93.2	388.7	161.2	5.7
Three-year	r change (percent)			
1992	-7.2	-23.5	-4.2	269.2
1995	16.8	0.9	7.5	2.1
1998	1.5	50.2	31.2	-8.2
2001	13.2	30.3	-6.0	131.1
2004	-3.0	-10.5	13.6	25.0
2007	26.3	5.5	4.9	-56.2

# Mean value of net worth for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	183.0	1048.9	294.1	63.2
1992	176.7	868.0	274.6	76.9
1995	184.9	947.4	304.4	77.0
1998	213.9	1176.5	391.6	94.2
2001	263.9	1474.7	531.1	211.1
2004	294.9	1563.1	515.1	178.2
2007	350.1	1961.3	543.1	124.1
Three-year	r change (percent)			
1992	-3.4	-17.2	-6.6	21.7
1995	4.6	9.1	10.9	0.1
1998	15.7	24.2	28.6	22.3
2001	23.4	25.3	35.6	124.1
2004	11.7	6.0	-3.0	-15.6
2007	18.7	25.5	5.4	-30.4

### Percent of families with net worth

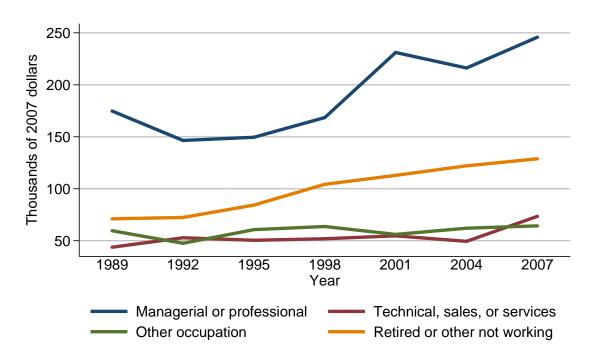
By current occupation of head



Percent	-4 4	-:::	:46		ما السوييي
Percent	oi ian	illes	willi	neı	worth

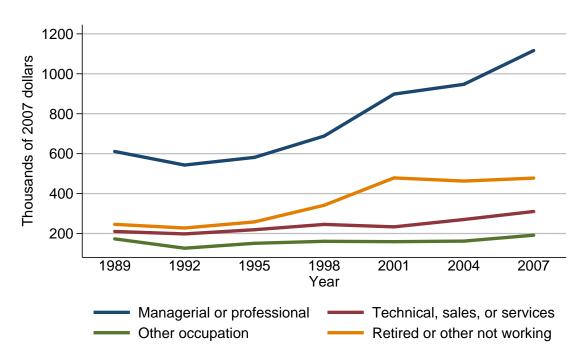
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	cent)			
1989	100.0	100.0	100.0	100.0
1992	100.0	100.0	100.0	100.0
1995	100.0	100.0	100.0	100.0
1998	100.0	100.0	100.0	100.0
2001	100.0	100.0	100.0	100.0
2004	100.0	100.0	100.0	100.0
2007	100.0	100.0	100.0	100.0
Three-yea	ar change (percentag	e points)		
1992	0.0	0.0	0.0	0.0
1995	0.0	0.0	0.0	0.0
1998	0.0	0.0	0.0	0.0
2001	0.0	0.0	0.0	0.0
2004	0.0	0.0	0.0	0.0
2007	0.0	0.0	0.0	0.0

### Median value of net worth for families with holdings By current occupation of head



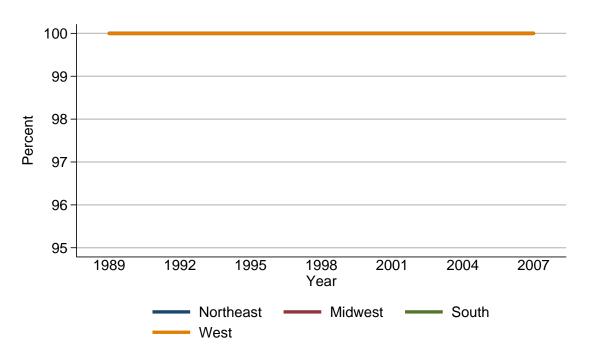
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	174.8	43.7	59.6	71.1
1992	146.4	52.8	47.5	72.4
1995	149.5	50.4	60.6	84.3
1998	168.5	51.9	63.7	104.3
2001	231.1	54.7	56.1	112.9
2004	216.2	49.4	62.0	122.1
2007	245.8	73.5	64.3	128.8
Three-yea	ar change (percent)			
1992	-16.2	20.8	-20.3	1.8
1995	2.1	-4.5	27.6	16.4
1998	12.7	3.0	5.1	23.7
2001	37.2	5.4	-11.9	8.2
2004	-6.4	-9.7	10.5	8.1
2007	13.7	48.8	3.7	5.5

### Mean value of net worth for families with holdings By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	610.9	210.5	173.2	246.0
1992	543.0	198.1	126.5	227.7
1995	581.4	219.1	151.0	258.2
1998	688.2	245.7	161.0	341.6
2001	898.3	233.4	159.2	478.5
2004	947.2	270.2	162.0	462.8
2007	1116.4	310.4	191.7	477.6
Three-yea	ar change (percent)			
1992	-11.1	-5.9	-27.0	-7.4
1995	7.1	10.6	19.4	13.4
1998	18.4	12.1	6.6	32.3
2001	30.5	-5.0	-1.1	40.1
2004	5.4	15.8	1.8	-3.3
2007	17.9	14.9	18.3	3.2

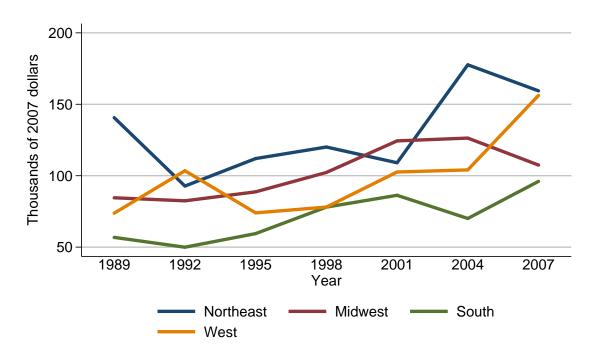
# Percent of families with net worth By region



Percent of families with net worth

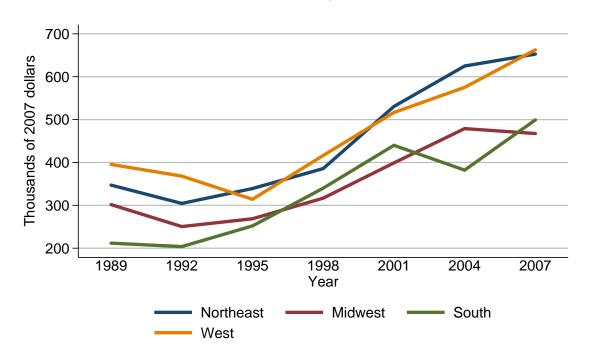
	Region				
Year	Northeast	Midwest	South	West	
Level (perc	cent)				
1989	100.0	100.0	100.0	100.0	
1992	100.0	100.0	100.0	100.0	
1995	100.0	100.0	100.0	100.0	
1998	100.0	100.0	100.0	100.0	
2001	100.0	100.0	100.0	100.0	
2004	100.0	100.0	100.0	100.0	
2007	100.0	100.0	100.0	100.0	
Three-year	r change (percentage	e points)			
1992	0.0	0.0	0.0	0.0	
1995	0.0	0.0	0.0	0.0	
1998	0.0	0.0	0.0	0.0	
2001	0.0	0.0	0.0	0.0	
2004	0.0	0.0	0.0	0.0	
2007	0.0	0.0	0.0	0.0	

# Median value of net worth for families with holdings By region



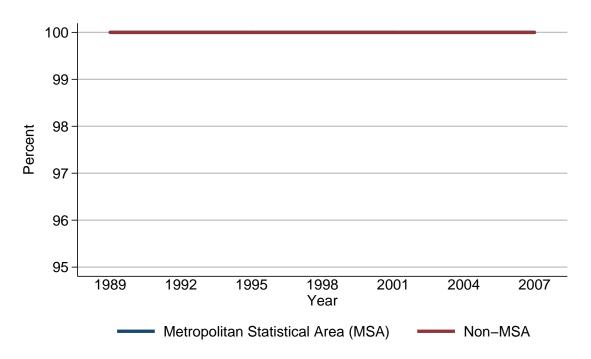
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	140.6	84.6	56.8	73.8
1992	92.8	82.4	50.0	103.5
1995	112.0	88.7	59.5	74.0
1998	120.1	102.3	78.0	78.0
2001	109.1	124.4	86.3	102.6
2004	177.6	126.3	70.1	104.1
2007	159.4	107.4	96.0	156.2
Three-year	r change (percent)			
1992	-34.0	-2.6	-12.0	40.2
1995	20.7	7.6	19.0	-28.5
1998	7.2	15.3	31.1	5.4
2001	-9.2	21.6	10.6	31.5
2004	62.8	1.5	-18.8	1.5
2007	-10.2	-15.0	36.9	50.0

# Mean value of net worth for families with holdings By region



		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	347.2	301.7	211.7	395.4
1992	304.4	250.5	203.7	368.2
1995	339.2	268.7	252.0	314.1
1998	385.7	316.8	340.0	416.3
2001	530.6	399.0	440.0	516.6
2004	625.0	479.0	382.2	575.1
2007	652.7	467.5	499.3	662.7
Three-year	r change (percent)			
1992	-12.3	-17.0	-3.8	-6.9
1995	11.4	7.3	23.7	-14.7
1998	13.7	17.9	34.9	32.5
2001	37.6	25.9	29.4	24.1
2004	17.8	20.1	-13.1	11.3
2007	4.4	-2.4	30.6	15.2

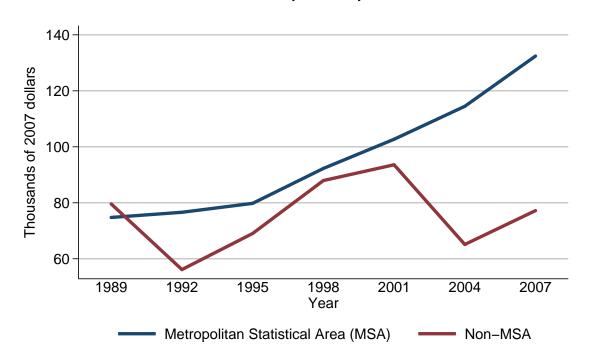
# Percent of families with net worth By urbanicity



Percent of families with net worth

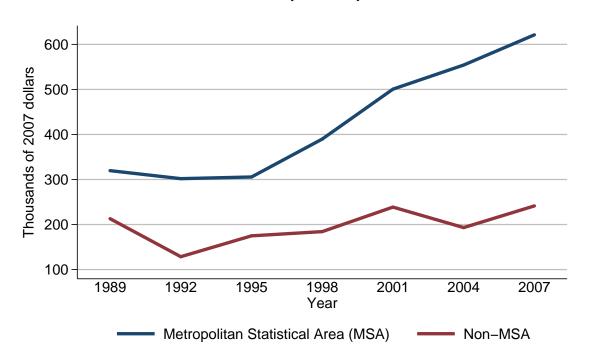
	Urbanicity	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	100.0	100.0
1992	100.0	100.0
1995	100.0	100.0
1998	100.0	100.0
2001	100.0	100.0
2004	100.0	100.0
2007	100.0	100.0
Three-year c	hange (percentage points)	
1992	0.0	0.0
1995	0.0	0.0
1998	0.0	0.0
2001	0.0	0.0
2004	0.0	0.0
2007	0.0	0.0

# Median value of net worth for families with holdings By urbanicity



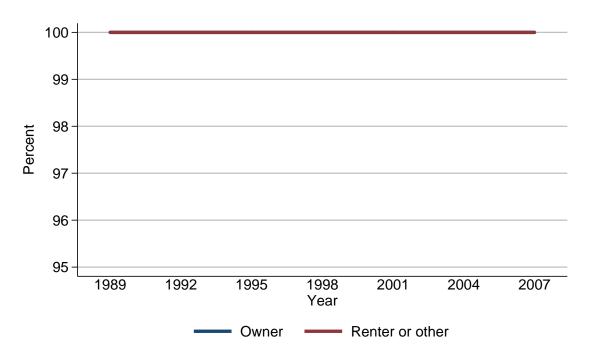
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	74.8	79.6
1992	76.6	56.1
1995	79.8	69.0
1998	92.3	87.9
2001	102.7	93.6
2004	114.5	65.1
2007	132.4	77.2
Three-year ch	nange (percent)	
1992	2.4	-29.5
1995	4.2	23.0
1998	15.7	27.4
2001	11.3	6.5
2004	11.5	-30.4
2007	15.6	18.6

# Mean value of net worth for families with holdings By urbanicity



	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thous	ands of 2007 dollars)	
1989	319.6	212.9
1992	301.8	128.6
1995	305.6	174.9
1998	389.8	184.3
2001	500.6	238.7
2004	554.1	193.2
2007	621.2	241.4
Three-year o	change (percent)	
1992	-5.6	-39.6
1995	1.3	36.0
1998	27.6	5.4
2001	28.4	29.5
2004	10.7	-19.1
2007	12.1	24.9

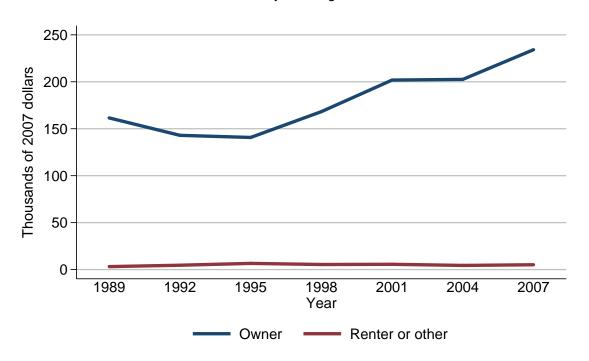
### Percent of families with net worth By housing status



#### Percent of families with net worth

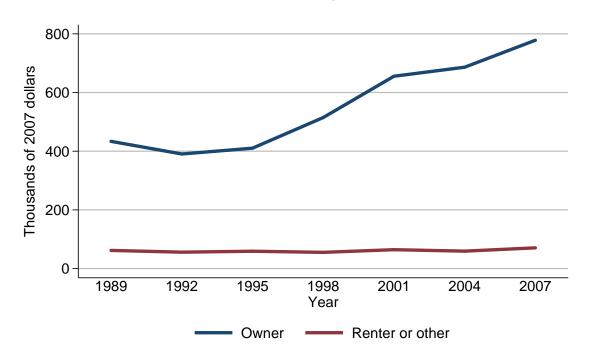
	r cicciii di lallilles wi	til liet worth			
	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	100.0	100.0			
1992	100.0	100.0			
1995	100.0	100.0			
1998	100.0	100.0			
2001	100.0	100.0			
2004	100.0	100.0			
2007	100.0	100.0			
Three-year chan	ge (percentage points)				
1992	0.0	0.0			
1995	0.0	0.0			
1998	0.0	0.0			
2001	0.0	0.0			
2004	0.0	0.0			
2007	0.0	0.0			

# Median value of net worth for families with holdings By housing status



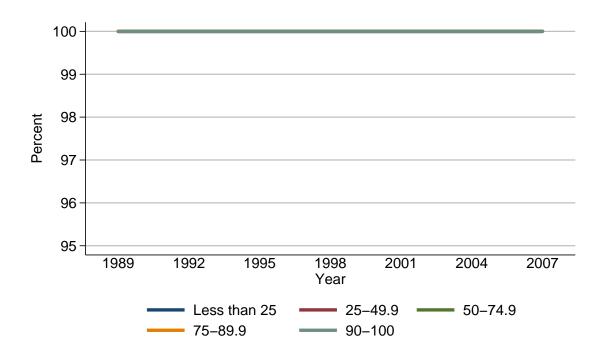
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	161.5	3.1
1992	143.0	4.6
1995	140.7	6.6
1998	168.2	5.4
2001	201.8	5.6
2004	202.6	4.4
2007	234.2	5.1
Three-year change	e (percent)	
1992	-11.5	48.4
1995	-1.6	43.5
1998	19.5	-18.2
2001	20.0	3.7
2004	0.4	-21.4
2007	15.6	15.9

# Mean value of net worth for families with holdings By housing status



	Housing status			
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	433.6	61.8		
1992	390.5	55.9		
1995	410.4	59.1		
1998	514.7	55.3		
2001	655.5	64.4		
2004	686.3	59.4		
2007	778.2	70.6		
Three-year change	e (percent)			
1992	-9.9	-9.5		
1995	5.1	5.7		
1998	25.4	-6.4		
2001	27.4	16.5		
2004	4.7	-7.8		
2007	13.4	18.9		

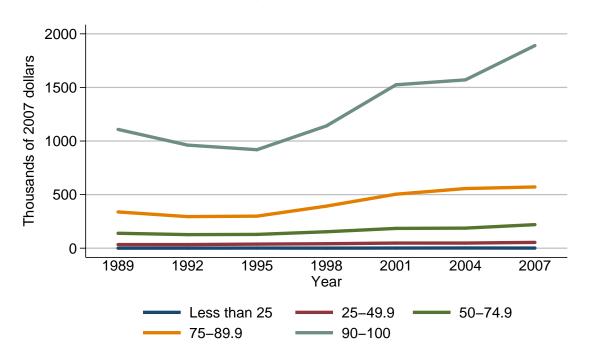
# Percent of families with net worth By percentile of net worth



Percent	-4 4-4	-:I:	:46		ما السوييي
Percent	oi iai	mues	willi	neı	worth

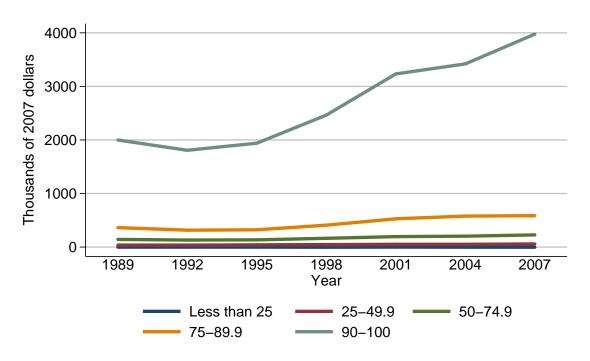
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (percent)						
1989	100.0	100.0	100.0	100.0	100.0	
1992	100.0	100.0	100.0	100.0	100.0	
1995	100.0	100.0	100.0	100.0	100.0	
1998	100.0	100.0	100.0	100.0	100.0	
2001	100.0	100.0	100.0	100.0	100.0	
2004	100.0	100.0	100.0	100.0	100.0	
2007	100.0	100.0	100.0	100.0	100.0	
Three-year change (percentage points)						
1992	0.0	0.0	0.0	0.0	0.0	
1995	0.0	0.0	0.0	0.0	0.0	
1998	0.0	0.0	0.0	0.0	0.0	
2001	0.0	0.0	0.0	0.0	0.0	
2004	0.0	0.0	0.0	0.0	0.0	
2007	0.0	0.0	0.0	0.0	0.0	

# Median value of net worth for families with holdings By percentile of net worth



		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	0.3	33.9	139.4	338.4	1108.5
1992	0.7	34.0	126.7	294.8	962.0
1995	1.3	38.1	128.6	299.0	918.8
1998	0.6	41.6	153.4	392.8	1141.2
2001	1.3	47.8	184.7	503.8	1524.7
2004	1.9	47.9	187.4	556.6	1570.6
2007	1.2	54.2	219.8	571.4	1890.7
Three-ye	ear change (percen	t)			
1992	133.3	0.3	-9.1	-12.9	-13.2
1995	85.7	12.1	1.5	1.4	-4.5
1998	-53.8	9.2	19.3	31.4	24.2
2001	116.7	14.9	20.4	28.3	33.6
2004	46.2	0.2	1.5	10.5	3.0
2007	-36.8	13.2	17.3	2.7	20.4

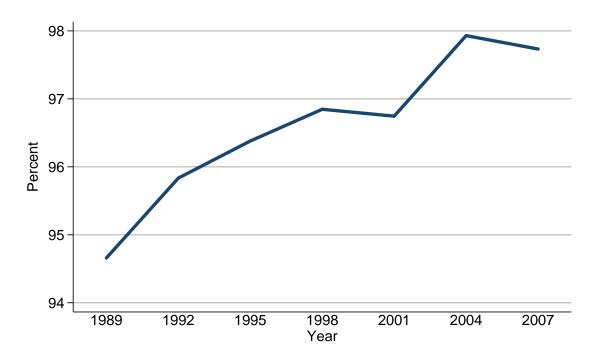
## Mean value of net worth for families with holdings By percentile of net worth



### Mean value of net worth for families with holdings

	Po	ercentile of net wo	rth	
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
-1.0	37.0	143.2	363.7	1999.3
-0.9	36.7	130.9	315.6	1807.1
-0.2	41.3	134.6	322.5	1940.0
-2.4	45.7	163.7	409.3	2464.6
0.0	51.8	195.4	527.9	3233.2
-1.6	51.7	203.6	578.5	3420.3
-2.3	57.9	227.0	586.1	3975.7
ear change (percen	t)			
-10.0	-0.8	-8.6	-13.2	-9.6
-77.8	12.5	2.8	2.2	7.4
1100.0	10.7	21.6	26.9	27.0
-100.0	13.3	19.4	29.0	31.2
ě	-0.2	4.2	9.6	5.8
43.8	12.0	11.5	1.3	16.2
	ousands of 2007 de -1.0 -0.9 -0.2 -2.4 0.0 -1.6 -2.3 ear change (percental control of the control of th	Less than 25     25-49.9       ousands of 2007 dollars)     -1.0       -0.9     36.7       -0.2     41.3       -2.4     45.7       0.0     51.8       -1.6     51.7       -2.3     57.9       ear change (percent)       -10.0     -0.8       -77.8     12.5       1100.0     10.7       -100.0     13.3       .     -0.2	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         -1.0         37.0         143.2           -0.9         36.7         130.9           -0.2         41.3         134.6           -2.4         45.7         163.7           0.0         51.8         195.4           -1.6         51.7         203.6           -2.3         57.9         227.0           Par change (percent)           -10.0         -0.8         -8.6           -77.8         12.5         2.8           1100.0         10.7         21.6           -100.0         13.3         19.4           -0.2         4.2	ousands of 2007 dollars)  -1.0 37.0 143.2 363.7  -0.9 36.7 130.9 315.6  -0.2 41.3 134.6 322.5  -2.4 45.7 163.7 409.3  0.0 51.8 195.4 527.9  -1.6 51.7 203.6 578.5  -2.3 57.9 227.0 586.1  ear change (percent)  -10.0 -0.8 -8.6 -13.2  -77.8 12.5 2.8 2.2  1100.0 10.7 21.6 26.9  -100.0 13.3 19.4 29.0 0.2 4.2 9.6

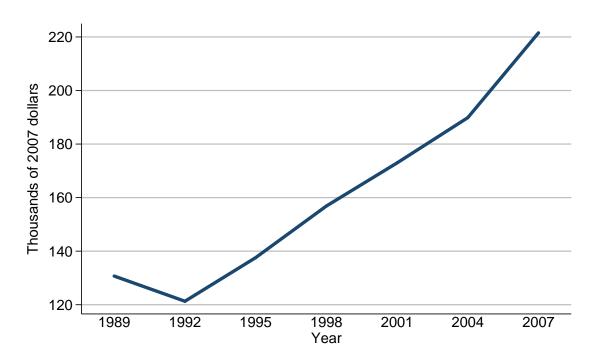
## Percent of families with assets For all families



### Percent of families with assets

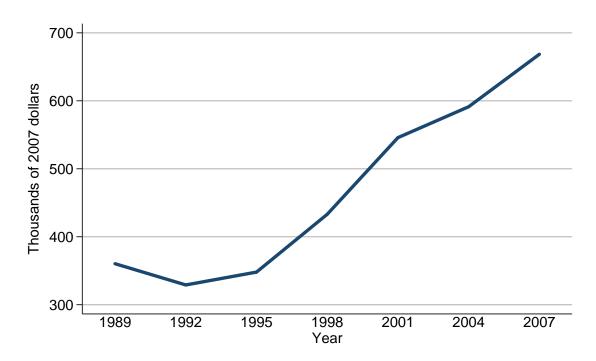
Year	All families	
Level (percent)		
1989	94.7	
1992	95.8	
1995	96.4	
1998	96.8	
2001	96.7	
2004	97.9	
2007	97.7	
Three-year change (percentage p	oints)	
1992	1.1	
1995	0.6	
1998	0.4	
2001	-0.1	
2004	1.2	
2007	-0.2	

## Median value of assets for families with holdings For all families



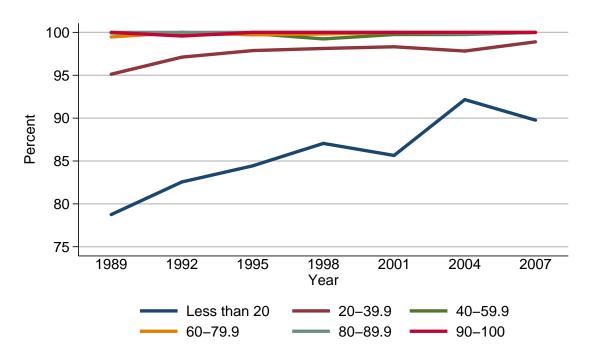
Median value of assets for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	130.7				
1992	121.3				
1995	137.6				
1998	156.9				
2001	173.0				
2004	189.9				
2007	221.5				
Three-year change (percent)					
1992	-7.2				
1995	13.4				
1998	14.0				
2001	10.3				
2004	9.8				
2007	16.6				

## Mean value of assets for families with holdings For all families



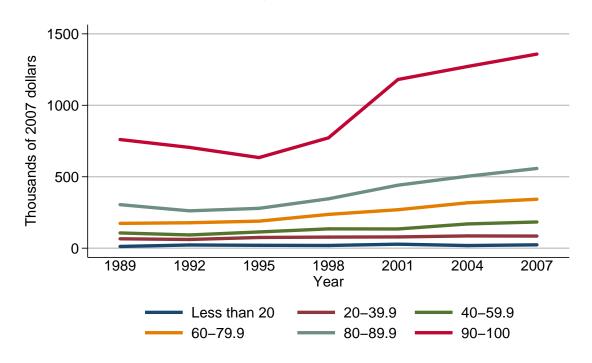
Mean value of assets for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	360.3				
1992	329.1				
1995	348.0				
1998	433.0				
2001	545.9				
2004	591.3				
2007	668.5				
Three-year change (percent)					
1992	-8.7				
1995	5.7				
1998	24.4				
2001	26.1				
2004	8.3				
2007	13.1				

## Percent of families with assets By percentile of income



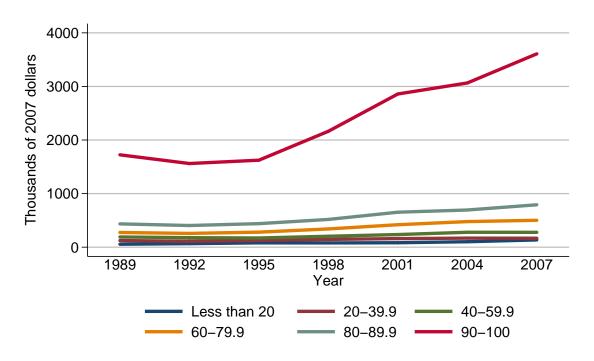
		Percer	<u>nt of families v</u>	vith assets		
			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (pe	ercent)					
1989	78.8	95.1	99.9	99.5	100.0	100.0
1992	82.6	97.1	99.7	100.0	100.0	99.6
1995	84.4	97.9	99.9	99.7	100.0	100.0
1998	87.1	98.1	99.2	99.8	100.0	100.0
2001	85.6	98.3	99.8	100.0	100.0	100.0
2004	92.2	97.8	99.8	100.0	99.8	100.0
2007	89.8	98.9	100.0	100.0	100.0	100.0
Three-ye	ear change (per	centage point	s)			
1992	3.8	2.0	-0.2	0.5	0.0	-0.4
1995	1.8	8.0	0.2	-0.3	0.0	0.4
1998	2.7	0.2	-0.7	0.1	0.0	0.0
2001	-1.5	0.2	0.6	0.2	0.0	0.0
2004	6.6	-0.5	0.0	0.0	-0.2	0.0
2007	-2.4	1.1	0.2	0.0	0.2	0.0

## Median value of assets for families with holdings By percentile of income



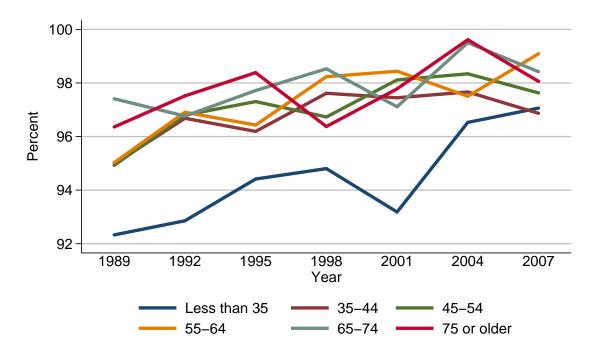
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	12.3	65.9	106.8	173.7	304.7	760.5	
1992	22.5	61.0	92.7	178.1	261.5	705.3	
1995	20.3	75.1	113.7	189.3	278.8	634.2	
1998	19.1	77.7	135.3	236.6	345.7	772.2	
2001	28.1	78.9	134.6	269.3	441.1	1180.6	
2004	18.7	85.9	169.7	317.6	503.6	1271.5	
2007	23.5	84.9	183.5	342.8	558.1	1358.4	
Three-ye	ear change (pei	rcent)					
1992	82.9	-7.4	-13.2	2.5	-14.2	-7.3	
1995	-9.8	23.1	22.7	6.3	6.6	-10.1	
1998	-5.9	3.5	19.0	25.0	24.0	21.8	
2001	47.1	1.5	-0.5	13.8	27.6	52.9	
2004	-33.5	8.9	26.1	17.9	14.2	7.7	
2007	25.7	-1.2	8.1	7.9	10.8	6.8	

## Mean value of assets for families with holdings By percentile of income



			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	55.5	123.9	190.8	274.7	435.2	1724.0
1992	66.3	110.6	177.6	257.4	404.9	1561.5
1995	80.9	127.7	172.1	280.9	439.6	1623.7
1998	80.0	145.8	204.5	341.0	518.2	2163.3
2001	83.4	160.3	236.0	419.7	653.1	2859.3
2004	101.9	169.2	278.9	477.9	694.3	3064.8
2007	135.6	167.4	277.4	502.1	791.4	3607.9
Three-ye	ear change (per	rcent)				
1992	19.5	-10.7	-6.9	-6.3	-7.0	-9.4
1995	22.0	15.5	-3.1	9.1	8.6	4.0
1998	-1.1	14.2	18.8	21.4	17.9	33.2
2001	4.2	9.9	15.4	23.1	26.0	32.2
2004	22.2	5.6	18.2	13.9	6.3	7.2
2007	33.1	-1.1	-0.5	5.1	14.0	17.7

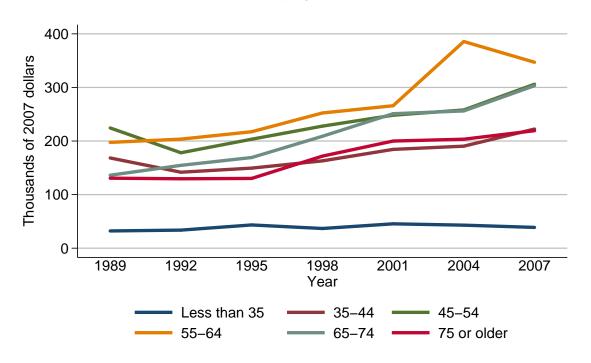
### Percent of families with assets By age of head



Percent	of fa	miliae	with	accate
rercem	ui ia	IIIIIIES	WILLI	asseis

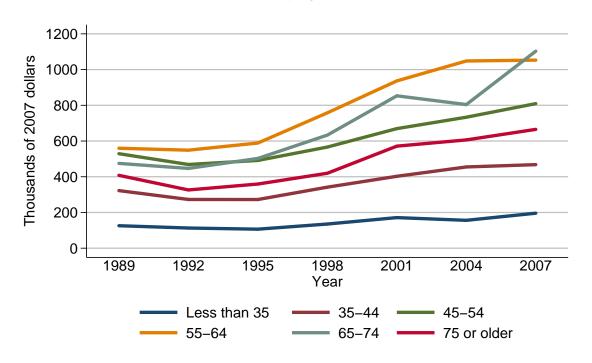
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	92.3	95.0	94.9	95.0	97.4	96.4
1992	92.9	96.7	96.8	96.9	96.8	97.5
1995	94.4	96.2	97.3	96.4	97.7	98.4
1998	94.8	97.6	96.7	98.2	98.5	96.4
2001	93.2	97.4	98.1	98.4	97.1	97.8
2004	96.5	97.7	98.3	97.5	99.5	99.6
2007	97.1	96.9	97.6	99.1	98.4	98.1
Three-ye	ear change (per	centage point	s)			
1992	0.6	1.7	1.9	1.9	-0.6	1.1
1995	1.5	-0.5	0.5	-0.5	0.9	0.9
1998	0.4	1.4	-0.6	1.8	0.8	-2.0
2001	-1.6	-0.2	1.4	0.2	-1.4	1.4
2004	3.3	0.3	0.2	-0.9	2.4	1.8
2007	0.6	-0.8	-0.7	1.6	-1.1	-1.5

## Median value of assets for families with holdings By age of head



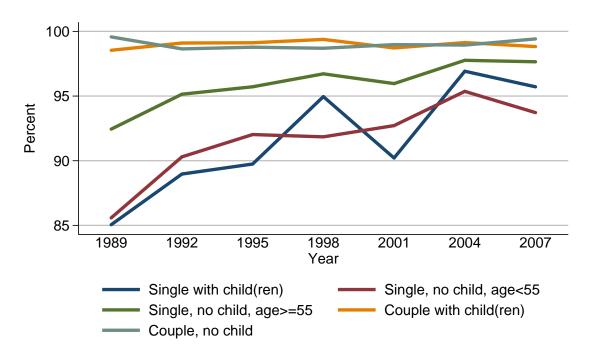
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	32.2	168.4	224.3	197.5	136.2	130.7
1992	33.7	141.8	178.1	203.6	154.6	129.5
1995	43.4	149.4	203.4	217.3	169.2	130.2
1998	36.8	162.9	227.8	252.3	208.9	171.8
2001	45.5	184.4	248.2	265.8	251.0	200.0
2004	43.0	190.4	258.0	385.7	256.1	203.4
2007	38.8	222.3	306.0	347.0	303.3	219.3
Three-ye	ear change (per	cent)				
1992	4.7	-15.8	-20.6	3.1	13.5	-0.9
1995	28.8	5.4	14.2	6.7	9.4	0.5
1998	-15.2	9.0	12.0	16.1	23.5	32.0
2001	23.6	13.2	9.0	5.4	20.2	16.4
2004	-5.5	3.3	3.9	45.1	2.0	1.7
2007	-9.8	16.8	18.6	-10.0	18.4	7.8

## Mean value of assets for families with holdings By age of head



	-	<u> </u>	Age o	f head	<u> </u>	
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	125.9	322.4	529.0	559.6	474.7	407.9
1992	112.9	272.9	468.7	548.8	446.7	326.1
1995	106.5	272.5	491.2	588.8	502.5	359.3
1998	135.4	341.7	566.2	757.8	633.2	419.6
2001	171.3	402.6	669.4	936.6	853.1	571.4
2004	156.1	454.9	733.3	1048.1	804.2	606.2
2007	195.9	467.8	809.4	1052.9	1103.1	665.3
Three-ye	ear change (per	cent)				
1992	-10.3	-15.4	-11.4	-1.9	-5.9	-20.1
1995	-5.7	-0.1	4.8	7.3	12.5	10.2
1998	27.1	25.4	15.3	28.7	26.0	16.8
2001	26.5	17.8	18.2	23.6	34.7	36.2
2004	-8.9	13.0	9.5	11.9	-5.7	6.1
2007	25.5	2.8	10.4	0.5	37.2	9.7

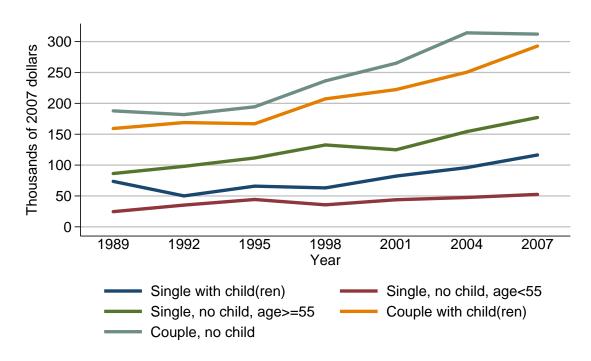
## Percent of families with assets By family structure



Percent	of t	famili	e with	accate
reiteili	UI.	ıaııııı	35 WILL	455615

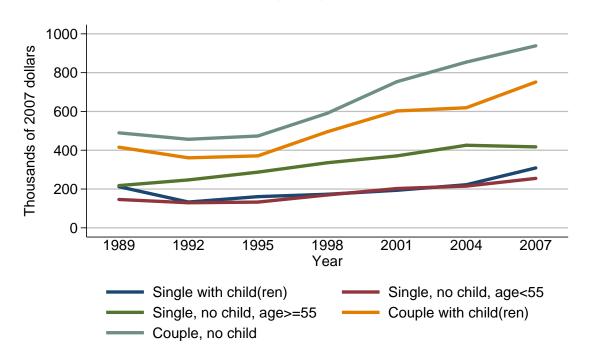
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	85.1	85.6	92.4	98.5	99.6
1992	89.0	90.3	95.1	99.1	98.6
1995	89.7	92.0	95.7	99.1	98.8
1998	95.0	91.8	96.7	99.4	98.7
2001	90.2	92.7	96.0	98.7	99.0
2004	96.9	95.4	97.8	99.1	98.9
2007	95.7	93.7	97.7	98.8	99.4
Three-ye	ar change (percei	ntage points)			
1992	3.9	4.7	2.7	0.6	-1.0
1995	0.7	1.7	0.6	0.0	0.2
1998	5.3	-0.2	1.0	0.3	-0.1
2001	-4.8	0.9	-0.7	-0.7	0.3
2004	6.7	2.7	1.8	0.4	-0.1
2007	-1.2	-1.7	-0.1	-0.3	0.5

## Median value of assets for families with holdings By family structure



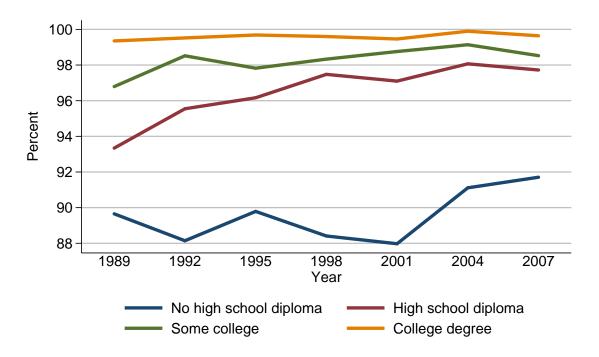
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	73.6	24.6	86.3	159.3	187.8
1992	50.1	35.2	98.0	168.9	181.8
1995	65.9	44.3	111.5	167.0	194.4
1998	63.0	35.6	132.6	207.2	236.4
2001	82.2	43.9	124.8	222.3	265.0
2004	95.9	47.5	154.2	250.4	314.2
2007	116.4	52.6	177.1	292.8	312.1
Three-ye	ar change (percei	nt)			
1992	-31.9	43.1	13.6	6.0	-3.2
1995	31.5	25.9	13.8	-1.1	6.9
1998	-4.4	-19.6	18.9	24.1	21.6
2001	30.5	23.3	-5.9	7.3	12.1
2004	16.7	8.2	23.6	12.6	18.6
2007	21.4	10.7	14.9	16.9	-0.7

## Mean value of assets for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	212.2	146.2	217.8	415.7	489.6
1992	133.1	129.3	247.0	360.9	456.5
1995	160.8	132.7	287.1	370.9	473.4
1998	173.0	169.5	335.6	495.4	590.8
2001	193.6	202.5	370.9	602.5	753.3
2004	222.3	215.1	425.7	619.1	854.4
2007	308.7	255.0	417.4	751.7	938.4
Three-ye	ar change (percei	nt)			
1992	-37.3	-11.6	13.4	-13.2	-6.8
1995	20.8	2.6	16.2	2.8	3.7
1998	7.6	27.7	16.9	33.6	24.8
2001	11.9	19.5	10.5	21.6	27.5
2004	14.8	6.2	14.8	2.8	13.4
2007	38.9	18.5	-1.9	21.4	9.8

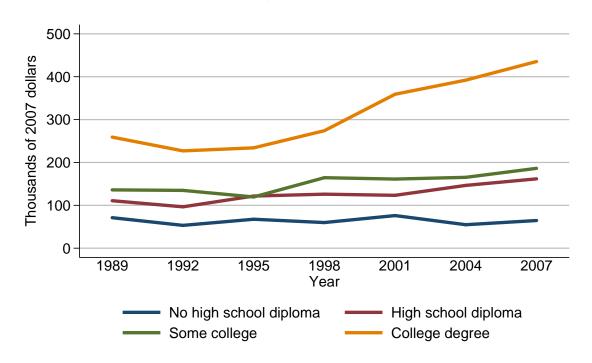
## Percent of families with assets By education of head



#### Percent of families with assets

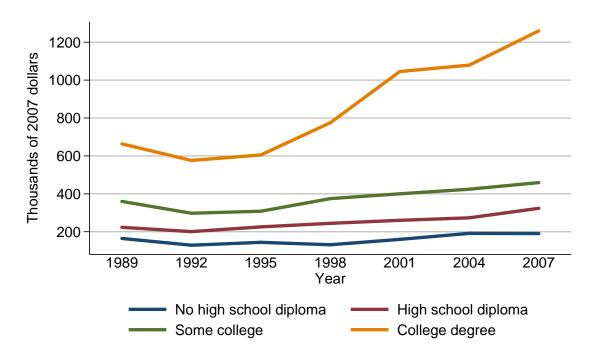
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	89.7	93.3	96.8	99.4	
1992	88.1	95.5	98.5	99.5	
1995	89.8	96.2	97.8	99.7	
1998	88.4	97.5	98.3	99.6	
2001	88.0	97.1	98.8	99.5	
2004	91.1	98.1	99.1	99.9	
2007	91.7	97.7	98.5	99.6	
Three-yea	ar change (percentage	points)			
1992	-1.6	2.2	1.7	0.1	
1995	1.7	0.7	-0.7	0.2	
1998	-1.4	1.3	0.5	-0.1	
2001	-0.4	-0.4	0.5	-0.1	
2004	3.1	1.0	0.3	0.4	
2007	0.6	-0.4	-0.6	-0.3	

## Median value of assets for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	71.2	110.8	136.0	259.1
1992	53.3	96.5	134.9	227.0
1995	67.6	121.7	119.5	234.1
1998	59.8	126.0	164.5	274.1
2001	76.1	123.4	161.3	359.2
2004	54.8	146.5	165.3	392.1
2007	64.6	161.8	186.3	435.4
Three-yea	ar change (percent)			
1992	-25.1	-12.9	-0.8	-12.4
1995	26.8	26.1	-11.4	3.1
1998	-11.5	3.5	37.7	17.1
2001	27.3	-2.1	-1.9	31.0
2004	-28.0	18.7	2.5	9.2
2007	17.9	10.4	12.7	11.0

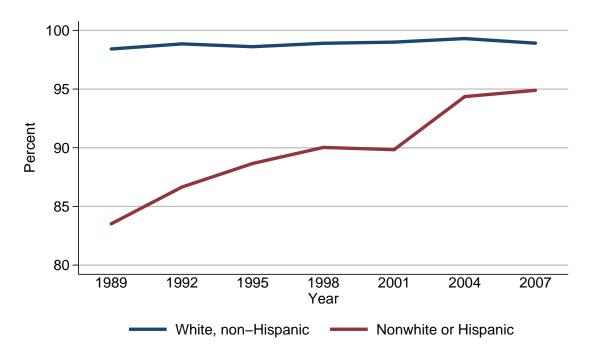
## Mean value of assets for families with holdings By education of head



	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars	s)			
1989	164.5	223.2	359.9	663.6	
1992	128.9	200.5	297.6	576.1	
1995	144.0	225.6	308.2	605.2	
1998	131.3	244.3	374.8	775.2	
2001	159.7	260.2	400.1	1045.4	
2004	191.3	273.4	424.5	1079.1	
2007	190.4	323.6	459.2	1260.0	
Three-yea	ar change (percent)				
1992	-21.6	-10.2	-17.3	-13.2	
1995	11.7	12.5	3.6	5.1	
1998	-8.8	8.3	21.6	28.1	
2001	21.6	6.5	6.8	34.9	
2004	19.8	5.1	6.1	3.2	
2007	-0.5	18.4	8.2	16.8	

### Percent of families with assets

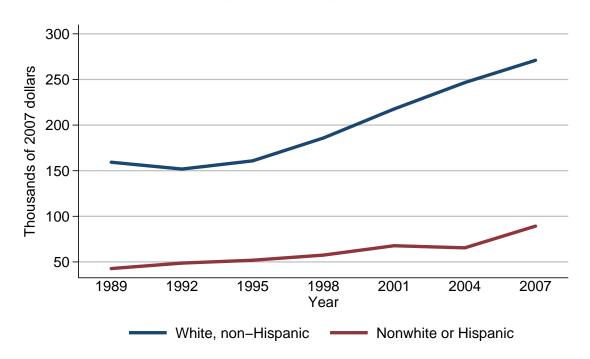
By race or ethnicity of respondent



### Percent of families with assets

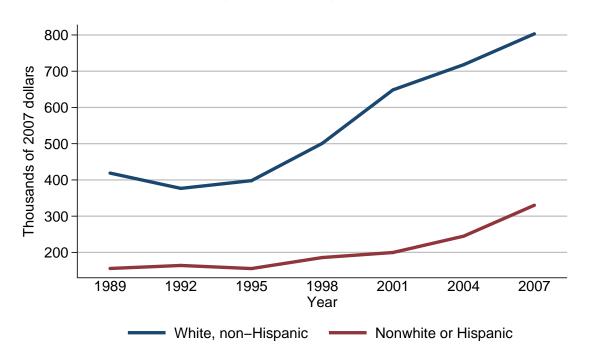
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	98.4	83.5
1992	98.9	86.7
1995	98.6	88.7
1998	98.9	90.0
2001	99.0	89.8
2004	99.3	94.4
2007	98.9	94.9
Three-year cha	nge (percentage points)	
1992	0.5	3.2
1995	-0.3	2.0
1998	0.3	1.3
2001	0.1	-0.2
2004	0.3	4.6
2007	-0.4	0.5

## Median value of assets for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	159.3	42.7
1992	151.8	48.7
1995	160.8	51.8
1998	185.8	57.5
2001	217.6	67.8
2004	246.6	65.4
2007	271.0	89.2
Three-year cha	ange (percent)	
1992	-4.7	14.1
1995	5.9	6.4
1998	15.5	11.0
2001	17.1	17.9
2004	13.3	-3.5
2007	9.9	36.4

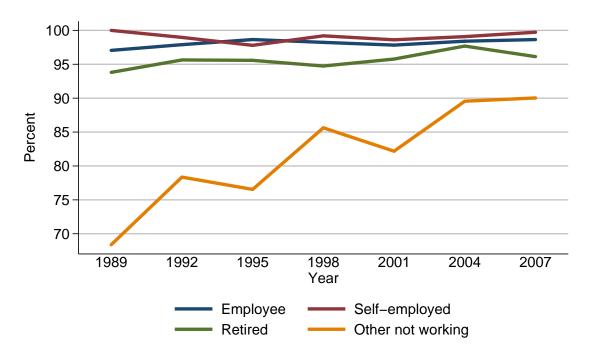
## Mean value of assets for families with holdings By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ls of 2007 dollars)				
1989	418.9	155.7			
1992	376.6	164.0			
1995	398.0	155.4			
1998	500.9	185.8			
2001	648.4	199.7			
2004	718.0	244.8			
2007	803.1	330.2			
Three-year cha	nge (percent)				
1992	-10.1	5.3			
1995	5.7	-5.2			
1998	25.9	19.6			
2001	29.4	7.5			
2004	10.7	22.6			
2007	11.9	34.9			

### Percent of families with assets

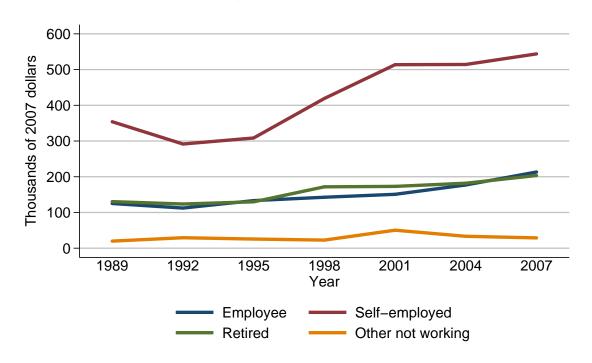
By current work status of head



#### Percent of families with assets

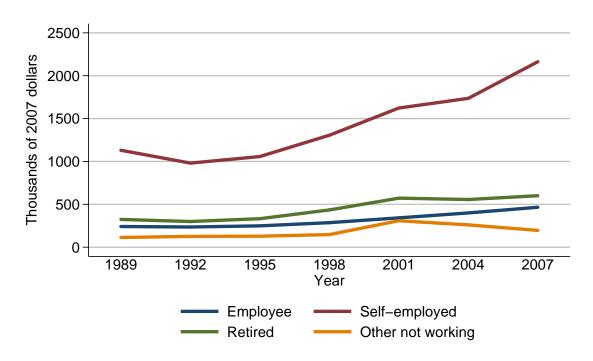
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	97.1	100.0	93.8	68.4	
1992	97.9	99.0	95.6	78.4	
1995	98.7	97.8	95.6	76.5	
1998	98.2	99.2	94.7	85.6	
2001	97.8	98.6	95.8	82.2	
2004	98.4	99.1	97.7	89.6	
2007	98.6	99.7	96.1	90.0	
Three-year	r change (percentag	ge points)			
1992	0.8	-1.0	1.8	10.0	
1995	0.8	-1.2	0.0	-1.9	
1998	-0.5	1.4	-0.9	9.1	
2001	-0.4	-0.6	1.1	-3.4	
2004	0.6	0.5	1.9	7.4	
2007	0.2	0.6	-1.6	0.4	

## Median value of assets for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	125.1	354.0	130.4	19.8
1992	112.4	291.7	123.7	29.3
1995	133.2	308.5	129.8	25.6
1998	142.7	419.1	171.8	22.7
2001	150.9	513.7	173.0	50.4
2004	177.0	514.3	181.9	33.3
2007	213.3	543.9	203.5	28.9
Three-year	r change (percent)			
1992	-10.2	-17.6	-5.1	48.0
1995	18.5	5.8	4.9	-12.6
1998	7.1	35.9	32.4	-11.3
2001	5.7	22.6	0.7	122.0
2004	17.3	0.1	5.1	-33.9
2007	20.5	5.8	11.9	-13.2

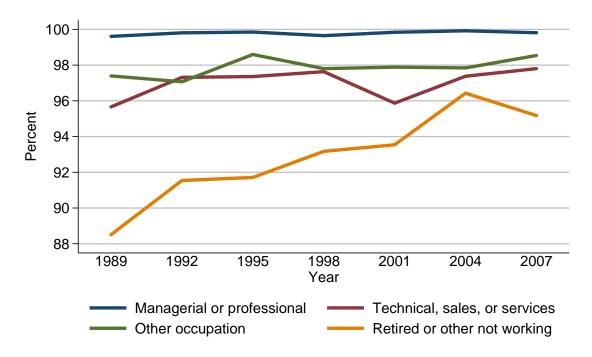
## Mean value of assets for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	241.5	1130.5	323.9	113.2
1992	235.5	980.8	299.7	125.9
1995	248.9	1057.5	332.6	128.6
1998	286.2	1305.7	434.5	147.1
2001	342.2	1623.3	572.1	308.5
2004	399.6	1735.9	556.2	260.2
2007	465.9	2162.9	600.4	195.8
Three-year	r change (percent)			
1992	-2.5	-13.2	-7.5	11.2
1995	5.7	7.8	11.0	2.1
1998	15.0	23.5	30.6	14.4
2001	19.6	24.3	31.7	109.7
2004	16.8	6.9	-2.8	-15.7
2007	16.6	24.6	7.9	-24.8

### Percent of families with assets

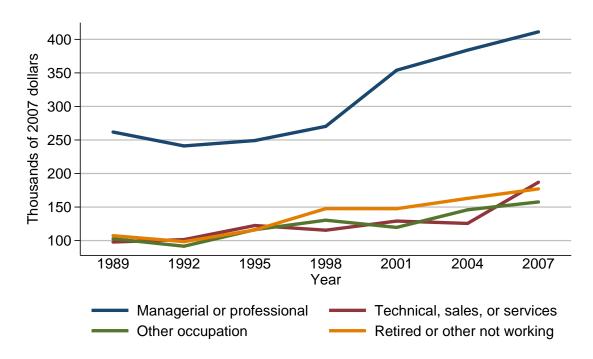
By current occupation of head



Percent	of fa	miliae	with	accate
rercem	ui ia	IIIIIIES	WILLI	asseis

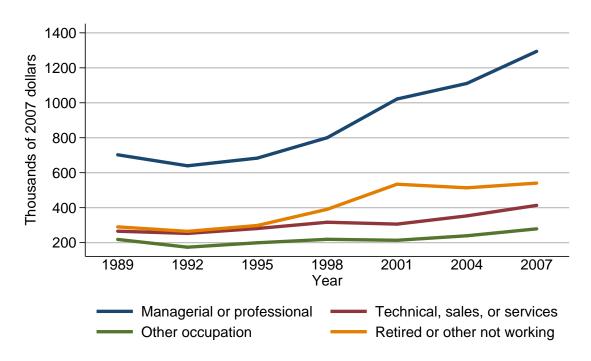
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	99.6	95.7	97.4	88.5
1992	99.8	97.3	97.1	91.5
1995	99.9	97.4	98.6	91.7
1998	99.6	97.6	97.8	93.2
2001	99.8	95.9	97.9	93.5
2004	99.9	97.4	97.8	96.4
2007	99.8	97.8	98.5	95.2
Three-yea	ar change (percentag	e points)		
1992	0.2	1.6	-0.3	3.0
1995	0.1	0.1	1.5	0.2
1998	-0.3	0.2	-0.8	1.5
2001	0.2	-1.7	0.1	0.3
2004	0.1	1.5	-0.1	2.9
2007	-0.1	0.4	0.7	-1.2

## Median value of assets for families with holdings By current occupation of head



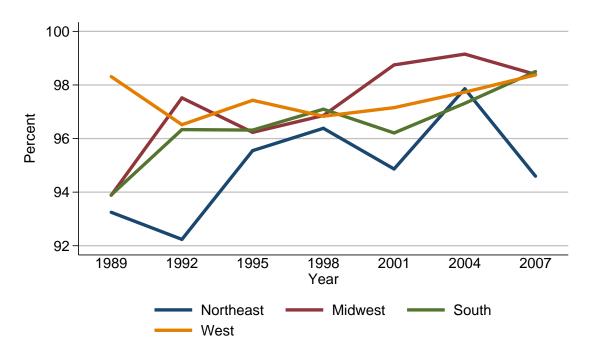
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	261.9	97.9	102.7	107.3
1992	241.1	101.5	91.6	98.4
1995	249.2	122.5	116.3	115.9
1998	270.3	115.5	130.4	147.6
2001	354.0	129.1	119.6	147.5
2004	383.9	125.6	145.9	162.9
2007	411.2	187.0	157.6	177.1
Three-yea	ar change (percent)			
1992	-7.9	3.7	-10.8	-8.3
1995	3.4	20.7	27.0	17.8
1998	8.5	-5.7	12.1	27.4
2001	31.0	11.8	-8.3	-0.1
2004	8.4	-2.7	22.0	10.4
2007	7.1	48.9	8.0	8.7

## Mean value of assets for families with holdings By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	702.4	265.3	218.1	290.0
1992	639.4	252.8	173.8	264.4
1995	683.5	280.8	199.1	298.0
1998	800.1	316.6	218.9	390.6
2001	1021.6	305.9	213.3	534.0
2004	1110.7	352.9	239.1	513.5
2007	1294.2	413.2	278.8	540.5
Three-yea	ar change (percent)			
1992	-9.0	-4.7	-20.3	-8.8
1995	6.9	11.1	14.6	12.7
1998	17.1	12.7	9.9	31.1
2001	27.7	-3.4	-2.6	36.7
2004	8.7	15.4	12.1	-3.8
2007	16.5	17.1	16.6	5.3

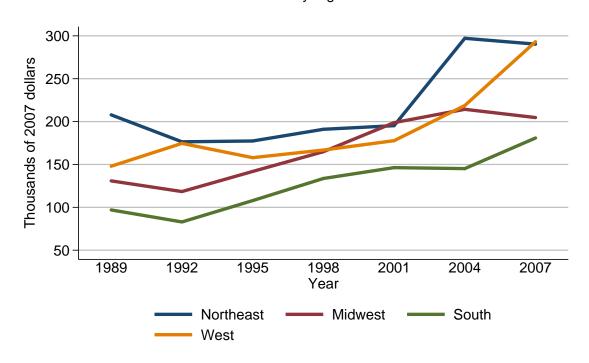
## Percent of families with assets By region



Percent of families with assets

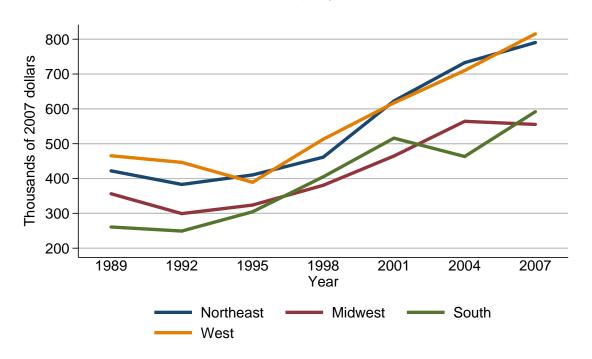
	Region				
Year	Northeast	Midwest	South	West	
Level (per	cent)				
1989	93.2	93.9	93.9	98.3	
1992	92.2	97.5	96.3	96.5	
1995	95.6	96.2	96.3	97.4	
1998	96.4	96.9	97.1	96.8	
2001	94.9	98.7	96.2	97.2	
2004	97.9	99.2	97.3	97.7	
2007	94.6	98.4	98.5	98.4	
Three-yea	r change (percentage	e points)			
1992	-1.0	3.6	2.4	-1.8	
1995	3.4	-1.3	0.0	0.9	
1998	0.8	0.7	0.8	-0.6	
2001	-1.5	1.8	-0.9	0.4	
2004	3.0	0.5	1.1	0.5	
2007	-3.3	-0.8	1.2	0.7	

# Median value of assets for families with holdings By region



Region				
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	207.8	130.8	97.0	148.0
1992	176.4	118.4	82.9	174.6
1995	177.4	141.8	107.8	157.9
1998	191.0	164.9	133.6	166.8
2001	195.2	198.8	146.3	177.7
2004	297.1	214.3	145.2	218.7
2007	290.4	204.7	180.9	293.2
Three-year	change (percent)			
1992	-15.1	-9.5	-14.5	18.0
1995	0.6	19.8	30.0	-9.6
1998	7.7	16.3	23.9	5.6
2001	2.2	20.6	9.5	6.5
2004	52.2	7.8	-0.8	23.1
2007	-2.3	-4.5	24.6	34.1

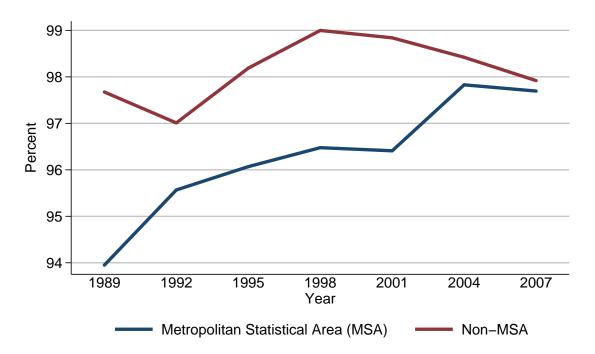
### Mean value of assets for families with holdings By region



### ${\bf Mean}\ {\bf value}\ {\bf of}\ {\bf assets}\ {\bf for}\ {\bf families}\ {\bf with}\ {\bf holdings}$

Region				
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	422.1	356.3	260.9	465.4
1992	383.1	299.4	249.3	446.3
1995	410.3	323.8	304.5	389.2
1998	461.3	380.6	405.0	512.8
2001	622.6	464.6	515.9	617.1
2004	732.6	564.3	463.3	710.1
2007	790.4	555.4	592.0	815.4
Three-year	change (percent)			
1992	-9.2	-16.0	-4.4	-4.1
1995	7.1	8.1	22.1	-12.8
1998	12.4	17.5	33.0	31.8
2001	35.0	22.1	27.4	20.3
2004	17.7	21.5	-10.2	15.1
2007	7.9	-1.6	27.8	14.8

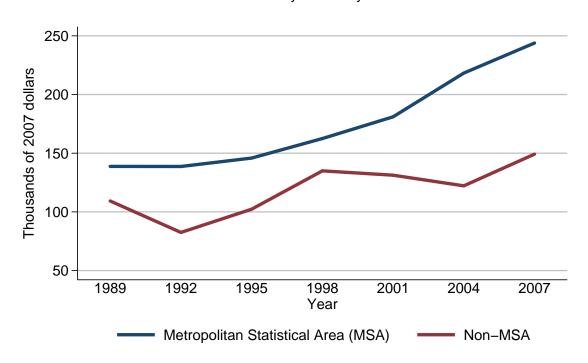
## Percent of families with assets By urbanicity



Percent of families with assets

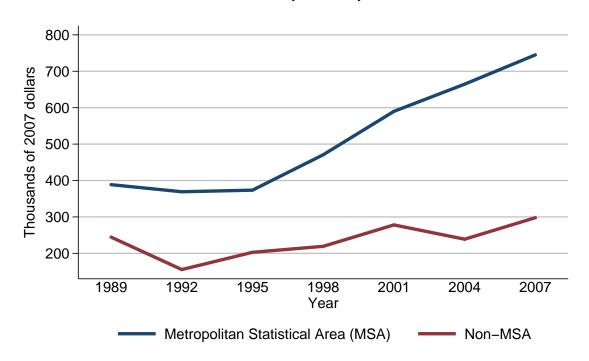
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (percer	nt)		
1989	94.0	97.7	
1992	95.6	97.0	
1995	96.1	98.2	
1998	96.5	99.0	
2001	96.4	98.8	
2004	97.8	98.4	
2007	97.7	97.9	
Three-year c	hange (percentage points)		
1992	1.6	-0.7	
1995	0.5	1.2	
1998	0.4	0.8	
2001	-0.1	-0.2	
2004	1.4	-0.4	
2007	-0.1	-0.5	

# Median value of assets for families with holdings By urbanicity



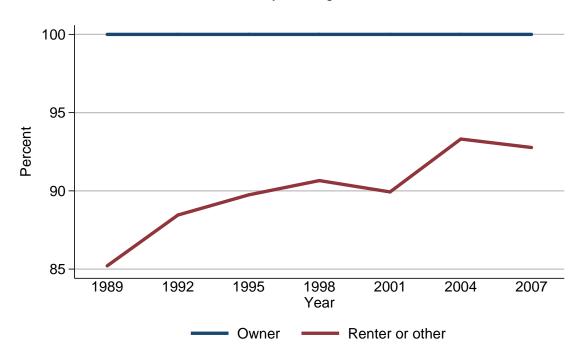
	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	138.7	109.3
1992	138.7	82.5
1995	145.9	102.3
1998	162.5	135.0
2001	181.0	131.3
2004	218.3	122.2
2007	243.9	149.2
Three-year c	hange (percent)	
1992	0.0	-24.5
1995	5.2	24.0
1998	11.4	32.0
2001	11.4	-2.7
2004	20.6	-6.9
2007	11.7	22.1

# Mean value of assets for families with holdings By urbanicity



	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	ands of 2007 dollars)		
1989	388.6	244.6	
1992	369.1	155.5	
1995	373.5	202.9	
1998	470.8	219.3	
2001	589.9	278.1	
2004	664.6	238.8	
2007	745.0	297.9	
Three-year c	hange (percent)		
1992	-5.0	-36.4	
1995	1.2	30.5	
1998	26.1	8.1	
2001	25.3	26.8	
2004	12.7	-14.1	
2007	12.1	24.7	

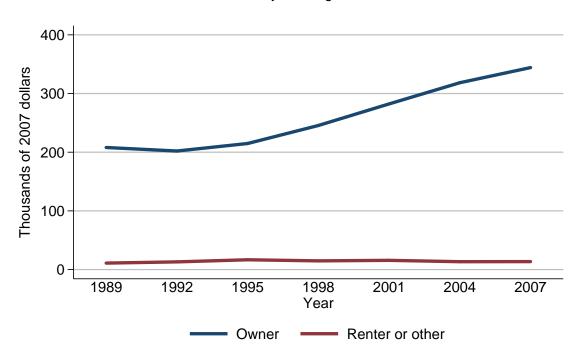
## Percent of families with assets By housing status



### Percent of families with assets

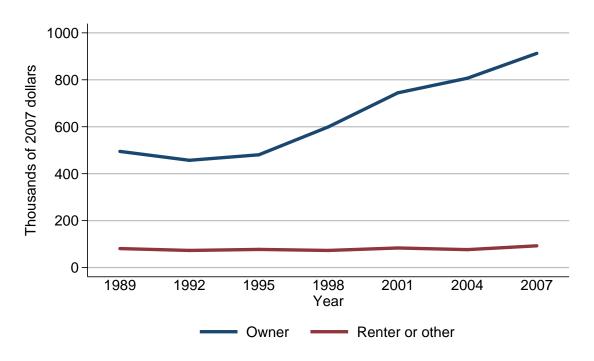
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	100.0	85.2
1992	100.0	88.5
1995	100.0	89.7
1998	100.0	90.7
2001	100.0	89.9
2004	100.0	93.3
2007	100.0	92.8
Three-year chang	ge (percentage points)	
1992	0.0	3.3
1995	0.0	1.2
1998	0.0	1.0
2001	0.0	-0.8
2004	0.0	3.4
2007	0.0	-0.5

### Median value of assets for families with holdings By housing status



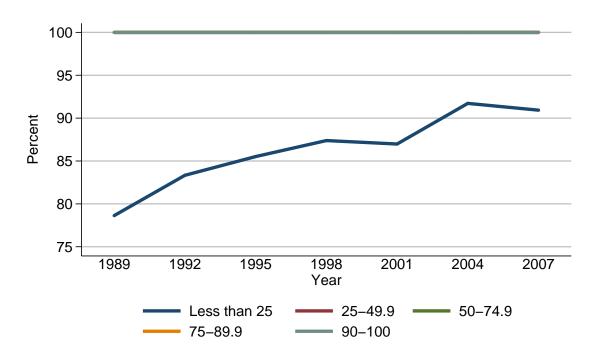
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	208.0	11.0
1992	202.0	13.1
1995	214.8	16.7
1998	245.6	14.8
2001	282.3	15.7
2004	318.4	13.4
2007	344.2	13.6
Three-year change	e (percent)	
1992	-2.9	19.1
1995	6.3	27.5
1998	14.3	-11.4
2001	14.9	6.1
2004	12.8	-14.6
2007	8.1	1.5

# Mean value of assets for families with holdings By housing status



	Ног	Housing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	494.9	80.9		
1992	457.0	73.0		
1995	480.5	77.3		
1998	599.4	73.0		
2001	744.5	83.4		
2004	806.6	76.4		
2007	912.5	92.7		
Three-year change	e (percent)			
1992	-7.7	-9.8		
1995	5.1	5.9		
1998	24.7	-5.6		
2001	24.2	14.2		
2004	8.3	-8.4		
2007	13.1	21.3		

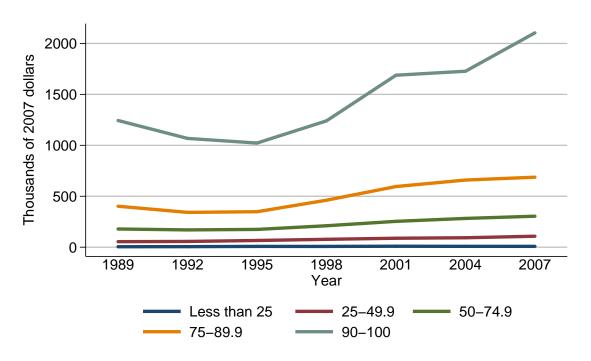
## Percent of families with assets By percentile of net worth



Percent	٥f	families	with	accate
reiteiit	OI.	iaiiiiies	WILLI	assets

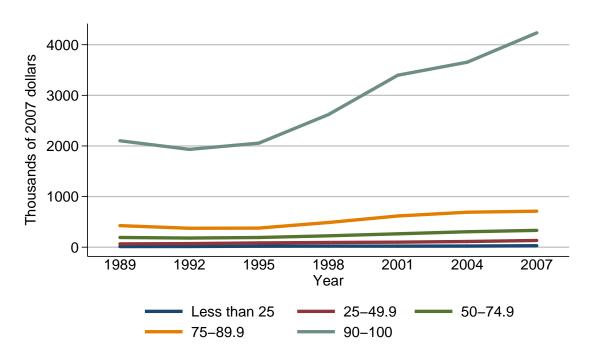
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (percent)					
1989	78.6	100.0	100.0	100.0	100.0
1992	83.3	100.0	100.0	100.0	100.0
1995	85.5	100.0	100.0	100.0	100.0
1998	87.4	100.0	100.0	100.0	100.0
2001	87.0	100.0	100.0	100.0	100.0
2004	91.7	100.0	100.0	100.0	100.0
2007	90.9	100.0	100.0	100.0	100.0
Three-year change (percentage points)					
1992	4.7	0.0	0.0	0.0	0.0
1995	2.2	0.0	0.0	0.0	0.0
1998	1.9	0.0	0.0	0.0	0.0
2001	-0.4	0.0	0.0	0.0	0.0
2004	4.7	0.0	0.0	0.0	0.0
2007	-0.8	0.0	0.0	0.0	0.0

## Median value of assets for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	4.5	54.5	178.7	402.1	1243.7	
1992	5.5	56.5	169.8	341.9	1067.9	
1995	7.7	65.9	174.6	348.2	1022.3	
1998	7.5	77.4	210.6	461.3	1240.1	
2001	9.6	88.0	253.7	595.5	1688.2	
2004	8.4	92.8	282.5	659.2	1727.1	
2007	8.1	107.8	304.3	687.0	2104.0	
Three-ye	ear change (percen	t)				
1992	22.2	3.7	-5.0	-15.0	-14.1	
1995	40.0	16.6	2.8	1.8	-4.3	
1998	-2.6	17.5	20.6	32.5	21.3	
2001	28.0	13.7	20.5	29.1	36.1	
2004	-12.5	5.5	11.4	10.7	2.3	
2007	-3.6	16.2	7.7	4.2	21.8	

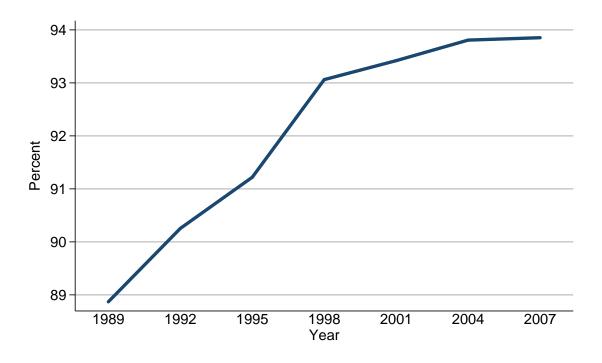
## Mean value of assets for families with holdings By percentile of net worth



		P	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (the	ousands of 2007 d	ollars)			
1989	12.5	65.5	192.2	425.9	2102.6
1992	14.0	71.2	181.1	374.0	1932.5
1995	19.4	84.1	191.5	377.7	2056.1
1998	22.0	93.2	224.6	487.8	2619.1
2001	21.3	99.5	264.7	617.0	3397.6
2004	23.2	112.8	305.3	691.1	3654.9
2007	29.2	133.1	332.4	711.6	4234.3
Three-ye	ear change (percen	t)			
1992	12.0	8.7	-5.8	-12.2	-8.1
1995	38.6	18.1	5.7	1.0	6.4
1998	13.4	10.8	17.3	29.2	27.4
2001	-3.2	6.8	17.9	26.5	29.7
2004	8.9	13.4	15.3	12.0	7.6
2007	25.9	18.0	8.9	3.0	15.9

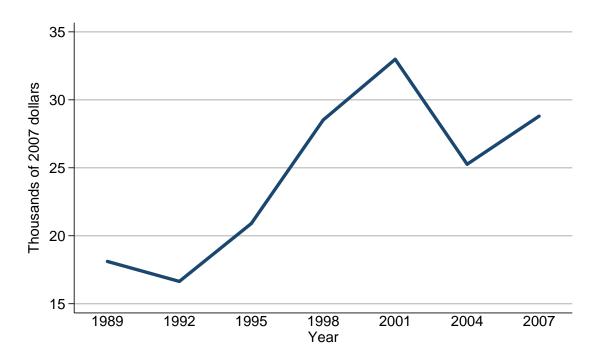
#### Percent of families with financial assets

For all families



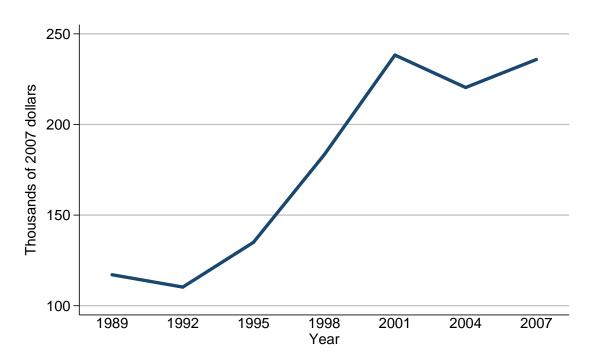
Year	All families	
Level (percent)		
1989	88.9	
1992	90.3	
1995	91.2	
1998	93.1	
2001	93.4	
2004	93.8	
2007	93.9	
Three-year change (percentage	points)	
1992	1.4	
1995	0.9	
1998	1.9	
2001	0.3	
2004	0.4	
2007	0.1	

#### Median value of financial assets for families with holdings For all families



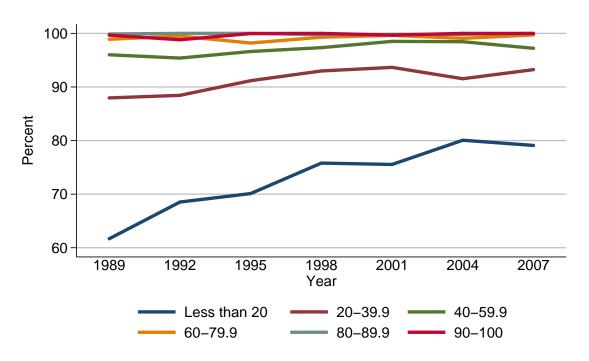
Median value of infancial assets for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	18.1					
1992	16.6					
1995	20.9					
1998	28.5					
2001	33.0					
2004	25.3					
2007	28.8					
Three-year change (percent)						
1992	-8.3					
1995	25.9					
1998	36.4					
2001	15.8					
2004	-23.3					
2007	13.8					

#### Mean value of financial assets for families with holdings For all families



Mean value of financial assets for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	117.1					
1992	110.3					
1995	135.0					
1998	183.3					
2001	238.3					
2004	220.4					
2007	235.8					
Three-year change (percent)						
1992	-5.8					
1995	22.4					
1998	35.8					
2001	30.0					
2004	-7.5					
2007	7.0					

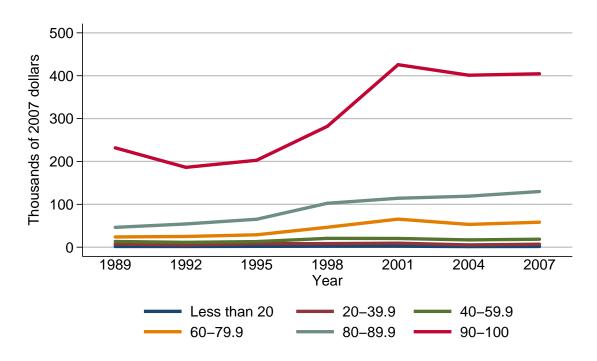
## Percent of families with financial assets By percentile of income



Percent	Ωf	families	with	financial	accate
reidein	υı	iaiiiiies	WILLI	IIIIaiiCiai	asseis

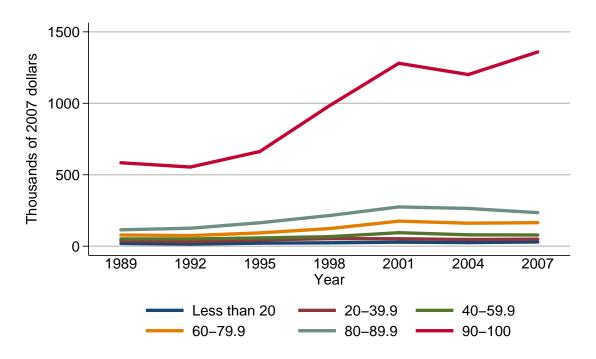
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	61.7	88.0	96.0	98.9	99.9	99.7	
1992	68.5	88.4	95.4	99.5	100.0	98.8	
1995	70.1	91.2	96.6	98.2	100.0	100.0	
1998	75.8	93.0	97.3	99.3	99.8	100.0	
2001	75.5	93.7	98.5	99.6	99.8	99.7	
2004	80.1	91.5	98.5	99.1	99.8	100.0	
2007	79.1	93.2	97.2	99.7	100.0	100.0	
Three-ye	ear change (pei	rcentage point	s)				
1992	6.8	0.4	-0.6	0.6	0.1	-0.9	
1995	1.6	2.8	1.2	-1.3	0.0	1.2	
1998	5.7	1.8	0.7	1.1	-0.2	0.0	
2001	-0.3	0.7	1.2	0.3	0.0	-0.3	
2004	4.6	-2.2	0.0	-0.5	0.0	0.3	
2007	-1.0	1.7	-1.3	0.6	0.2	0.0	

## Median value of financial assets for families with holdings By percentile of income



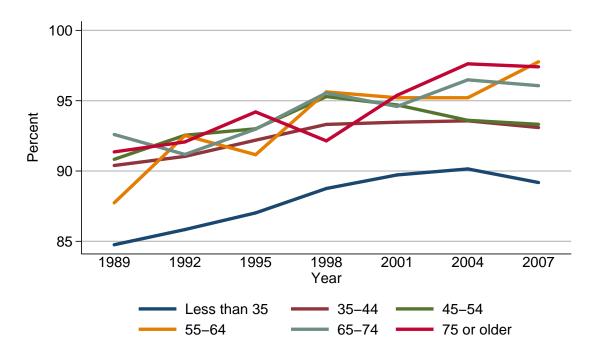
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	1.7	7.1	13.4	23.9	46.3	231.8	
1992	1.7	5.6	11.3	25.0	54.3	186.2	
1995	2.0	8.1	13.1	28.9	65.2	202.8	
1998	2.3	8.3	20.6	46.5	102.5	282.0	
2001	2.3	9.4	20.4	65.5	114.2	425.7	
2004	1.5	5.3	17.0	53.2	119.1	401.2	
2007	1.7	7.0	18.6	58.3	129.9	404.5	
Three-ye	ear change (pei	rcent)					
1992	0.0	-21.1	-15.7	4.6	17.3	-19.7	
1995	17.6	44.6	15.9	15.6	20.1	8.9	
1998	15.0	2.5	57.3	60.9	57.2	39.1	
2001	0.0	13.3	-1.0	40.9	11.4	51.0	
2004	-34.8	-43.6	-16.7	-18.8	4.3	-5.8	
2007	13.3	32.1	9.4	9.6	9.1	8.0	

## Mean value of financial assets for families with holdings By percentile of income



	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	19.3	37.9	50.9	78.7	114.6	584.0		
1992	14.9	32.1	50.7	74.4	125.8	554.0		
1995	21.5	43.9	57.8	93.1	164.2	662.6		
1998	23.9	52.7	66.8	123.1	214.6	982.5		
2001	28.2	52.1	94.4	175.4	274.9	1280.0		
2004	25.4	46.8	79.7	160.9	264.1	1201.2		
2007	29.6	49.2	78.3	164.7	234.8	1359.2		
Three-ye	ear change (pei	rcent)						
1992	-22.8	-15.3	-0.4	-5.5	9.8	-5.1		
1995	44.3	36.8	14.0	25.1	30.5	19.6		
1998	11.2	20.0	15.6	32.2	30.7	48.3		
2001	18.0	-1.1	41.3	42.5	28.1	30.3		
2004	-9.9	-10.2	-15.6	-8.3	-3.9	-6.2		
2007	16.5	5.1	-1.8	2.4	-11.1	13.2		

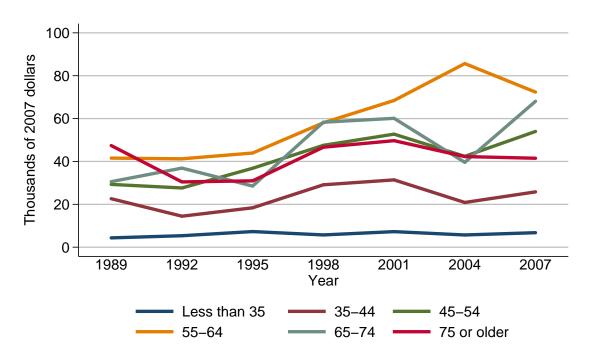
## Percent of families with financial assets By age of head



Percent	Ωf	families	with	financial	accete
reiteiit	UI.	Iaiiiiiies	VVILII	IIIIaiiGiai	433513

	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	84.8	90.4	90.8	87.7	92.6	91.4		
1992	85.8	91.0	92.5	92.5	91.2	92.1		
1995	87.0	92.2	93.0	91.2	93.0	94.2		
1998	88.8	93.3	95.3	95.6	95.6	92.1		
2001	89.7	93.5	94.7	95.2	94.6	95.4		
2004	90.1	93.6	93.6	95.2	96.5	97.6		
2007	89.2	93.1	93.3	97.8	96.1	97.4		
Three-ye	ear change (per	centage point	s)					
1992	1.0	0.6	1.7	4.8	-1.4	0.7		
1995	1.2	1.2	0.5	-1.3	1.8	2.1		
1998	1.8	1.1	2.3	4.4	2.6	-2.1		
2001	0.9	0.2	-0.6	-0.4	-1.0	3.3		
2004	0.4	0.1	-1.1	0.0	1.9	2.2		
2007	-0.9	-0.5	-0.3	2.6	-0.4	-0.2		

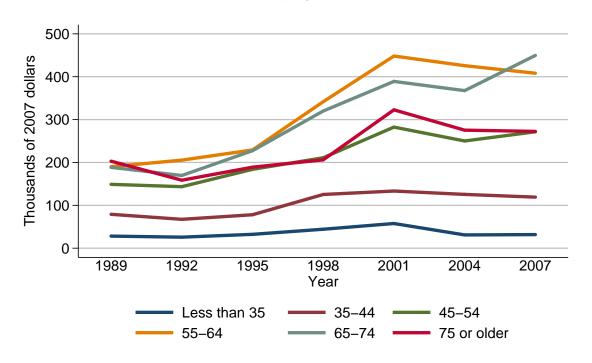
## Median value of financial assets for families with holdings By age of head



Median value of financial assets for families with holdings

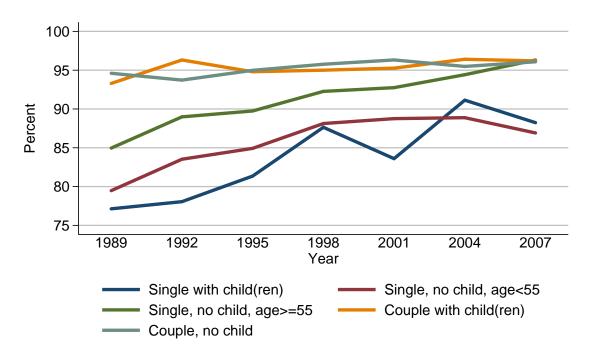
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	4.3	22.6	29.3	41.6	30.6	47.4	
1992	5.4	14.5	27.6	41.2	36.9	30.5	
1995	7.3	18.4	36.8	43.9	28.5	31.0	
1998	5.7	29.1	47.5	58.1	58.3	46.6	
2001	7.3	31.4	52.7	68.5	60.1	49.7	
2004	5.7	20.9	42.4	85.7	39.6	42.3	
2007	6.8	25.8	54.0	72.4	68.1	41.5	
Three-ye	ear change (per	cent)					
1992	25.6	-35.8	-5.8	-1.0	20.6	-35.7	
1995	35.2	26.9	33.3	6.6	-22.8	1.6	
1998	-21.9	58.2	29.1	32.3	104.6	50.3	
2001	28.1	7.9	10.9	17.9	3.1	6.7	
2004	-21.9	-33.4	-19.5	25.1	-34.1	-14.9	
2007	19.3	23.4	27.4	-15.5	72.0	-1.9	

## Mean value of financial assets for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	28.2	79.1	148.9	190.2	188.6	203.0			
1992	25.8	67.3	143.5	205.4	169.6	158.6			
1995	32.3	78.0	184.0	229.1	227.4	189.0			
1998	44.2	125.4	211.0	341.8	320.0	206.1			
2001	57.6	133.4	282.5	448.3	389.1	322.8			
2004	31.0	125.5	250.1	425.7	367.5	275.4			
2007	31.8	119.1	271.5	408.2	449.6	272.4			
Three-ye	ear change (per	cent)							
1992	-8.5	-14.9	-3.6	8.0	-10.1	-21.9			
1995	25.2	15.9	28.2	11.5	34.1	19.2			
1998	36.8	60.8	14.7	49.2	40.7	9.0			
2001	30.3	6.4	33.9	31.2	21.6	56.6			
2004	-46.2	-5.9	-11.5	-5.0	-5.6	-14.7			
2007	2.6	-5.1	8.6	-4.1	22.3	-1.1			

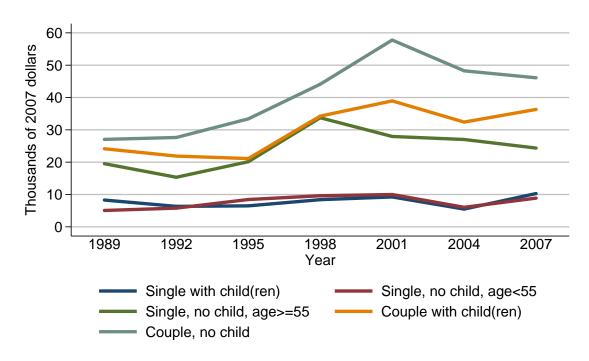
## Percent of families with financial assets By family structure



Percent	Ωf	families	with	financial	accate
reidein	υı	iaiiiiies	WILLI	IIIIaiiCiai	asseis

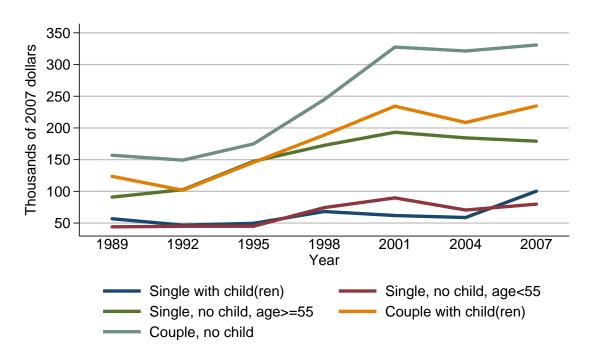
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	77.1	79.5	85.0	93.3	94.6
1992	78.1	83.5	89.0	96.3	93.7
1995	81.4	84.9	89.7	94.8	95.0
1998	87.6	88.1	92.3	95.0	95.8
2001	83.6	88.8	92.7	95.3	96.3
2004	91.1	88.9	94.4	96.4	95.5
2007	88.2	86.9	96.3	96.2	96.1
Three-ye	ar change (percei	ntage points)			
1992	1.0	4.0	4.0	3.0	-0.9
1995	3.3	1.4	0.7	-1.5	1.3
1998	6.2	3.2	2.6	0.2	0.8
2001	-4.0	0.7	0.4	0.3	0.5
2004	7.5	0.1	1.7	1.1	-0.8
2007	-2.9	-2.0	1.9	-0.2	0.6

## Median value of financial assets for families with holdings By family structure



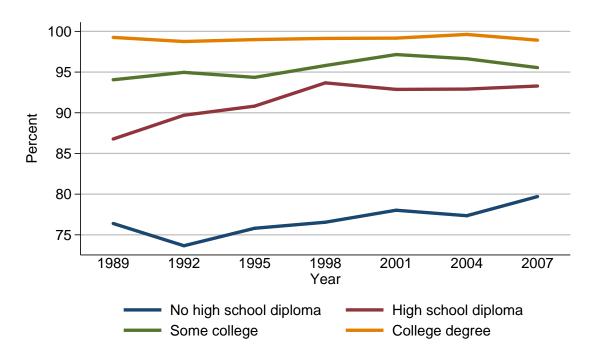
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	8.3	5.1	19.5	24.1	27.0
1992	6.3	5.8	15.3	21.9	27.6
1995	6.5	8.4	20.1	21.1	33.4
1998	8.4	9.6	33.7	34.2	44.1
2001	9.2	10.0	28.0	38.9	57.8
2004	5.5	6.0	27.0	32.4	48.3
2007	10.3	8.9	24.4	36.3	46.1
Three-ye	ar change (percei	nt)			
1992	-24.1	13.7	-21.5	-9.1	2.2
1995	3.2	44.8	31.4	-3.7	21.0
1998	29.2	14.3	67.7	62.1	32.0
2001	9.5	4.2	-16.9	13.7	31.1
2004	-40.2	-40.0	-3.6	-16.7	-16.4
2007	87.3	48.3	-9.6	12.0	-4.6

#### Mean value of financial assets for families with holdings By family structure



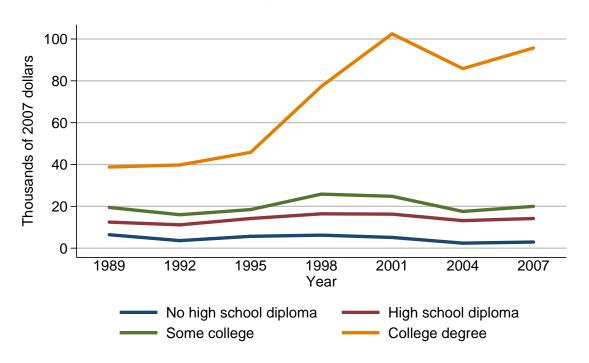
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	56.8	44.0	90.9	123.7	156.9
1992	46.7	44.9	102.6	101.7	149.2
1995	49.6	45.0	147.4	145.7	174.9
1998	68.2	74.4	172.6	188.8	244.7
2001	61.9	89.7	193.2	234.3	327.5
2004	58.7	70.6	184.3	208.6	321.4
2007	100.3	79.9	179.1	234.7	330.9
Three-ye	ar change (percei	nt)			
1992	-17.8	2.0	12.9	-17.8	-4.9
1995	6.2	0.2	43.7	43.3	17.2
1998	37.5	65.3	17.1	29.6	39.9
2001	-9.2	20.6	11.9	24.1	33.8
2004	-5.2	-21.3	-4.6	-11.0	-1.9
2007	70.9	13.2	-2.8	12.5	3.0

## Percent of families with financial assets By education of head



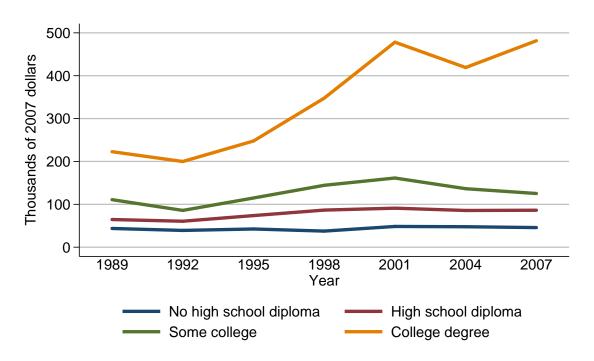
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	76.4	86.8	94.1	99.3	
1992	73.7	89.7	95.0	98.8	
1995	75.8	90.8	94.4	99.0	
1998	76.5	93.7	95.8	99.1	
2001	78.0	92.9	97.2	99.2	
2004	77.4	92.9	96.6	99.6	
2007	79.7	93.3	95.5	98.9	
Three-yea	ar change (percentage	points)			
1992	-2.7	2.9	0.9	-0.5	
1995	2.1	1.1	-0.6	0.2	
1998	0.7	2.9	1.4	0.1	
2001	1.5	-0.8	1.4	0.1	
2004	-0.6	0.0	-0.6	0.4	
2007	2.3	0.4	-1.1	-0.7	

## Median value of financial assets for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	6.4	12.5	19.5	38.8
1992	3.6	11.2	16.0	39.8
1995	5.7	14.2	18.5	45.8
1998	6.2	16.4	25.8	77.3
2001	5.1	16.3	24.8	102.5
2004	2.4	13.2	17.6	85.9
2007	3.0	14.2	20.0	95.7
Three-yea	ar change (percent)			
1992	-43.8	-10.4	-17.9	2.6
1995	58.3	26.8	15.6	15.1
1998	8.8	15.5	39.5	68.8
2001	-17.7	-0.6	-3.9	32.6
2004	-52.9	-19.0	-29.0	-16.2
2007	25.0	7.6	13.6	11.4

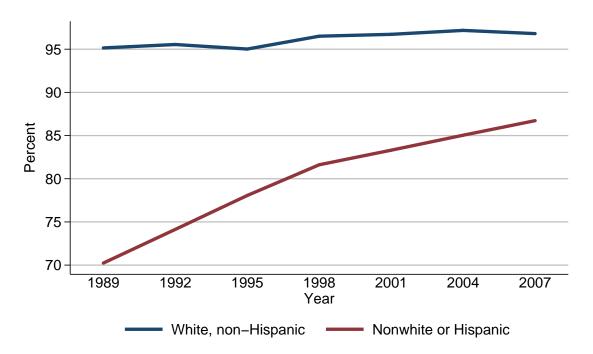
## Mean value of financial assets for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	43.7	64.6	110.9	222.8
1992	39.1	60.6	85.8	199.9
1995	42.5	73.8	114.8	247.7
1998	37.6	86.6	144.4	347.7
2001	48.4	91.0	161.4	478.2
2004	47.8	85.6	136.5	419.1
2007	45.8	86.2	125.3	481.6
Three-yea	ar change (percent)			
1992	-10.5	-6.2	-22.6	-10.3
1995	8.7	21.8	33.8	23.9
1998	-11.5	17.3	25.8	40.4
2001	28.7	5.1	11.8	37.5
2004	-1.2	-5.9	-15.4	-12.4
2007	-4.2	0.7	-8.2	14.9

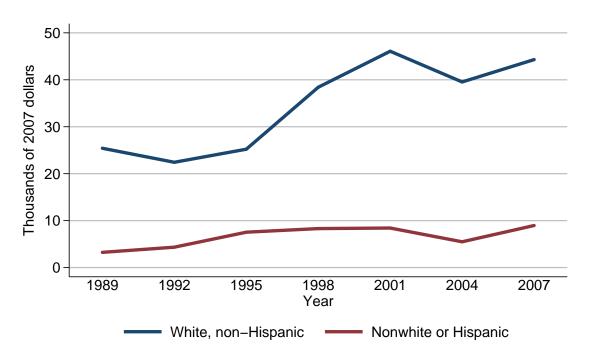
#### Percent of families with financial assets

By race or ethnicity of respondent



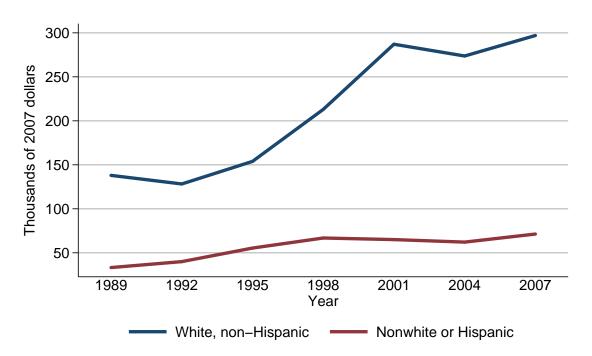
	Race or ethnicity of respondent		
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (percent)			
1989	95.2	70.2	
1992	95.5	74.1	
1995	95.0	78.1	
1998	96.5	81.6	
2001	96.7	83.3	
2004	97.2	85.0	
2007	96.8	86.7	
Three-year cha	nge (percentage points)		
1992	0.3	3.9	
1995	-0.5	4.0	
1998	1.5	3.5	
2001	0.2	1.7	
2004	0.5	1.7	
2007	-0.4	1.7	

## Median value of financial assets for families with holdings By race or ethnicity of respondent



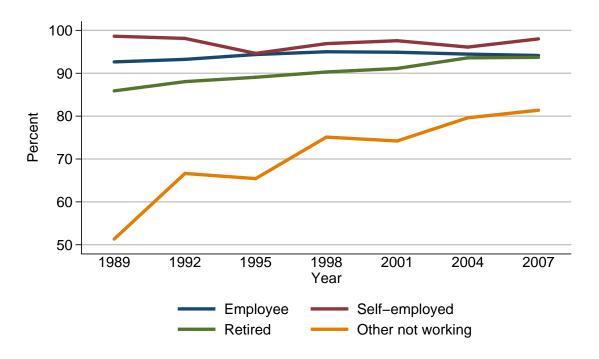
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	25.4	3.2
1992	22.4	4.3
1995	25.2	7.5
1998	38.4	8.3
2001	46.1	8.4
2004	39.5	5.5
2007	44.3	9.0
Three-year cha	ange (percent)	
1992	-11.8	34.4
1995	12.5	74.4
1998	52.4	10.7
2001	20.1	1.2
2004	-14.3	-34.5
2007	12.2	63.6

## Mean value of financial assets for families with holdings By race or ethnicity of respondent



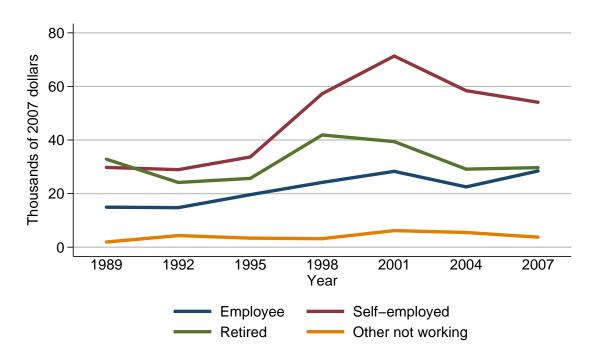
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	138.0	33.2
1992	128.2	39.9
1995	153.9	55.4
1998	213.0	66.8
2001	287.1	65.0
2004	273.7	62.1
2007	297.0	71.3
Three-year cha	nge (percent)	
1992	-7.1	20.2
1995	20.0	38.8
1998	38.4	20.6
2001	34.8	-2.7
2004	-4.7	-4.5
2007	8.5	14.8

## Percent of families with financial assets By current work status of head



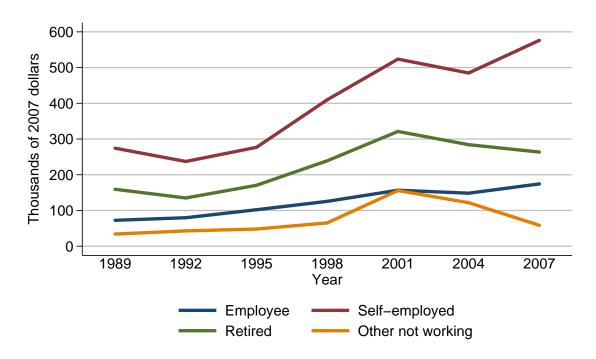
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	92.7	98.6	85.9	51.3	
1992	93.2	98.1	88.1	66.6	
1995	94.4	94.6	89.1	65.4	
1998	95.0	96.9	90.3	75.1	
2001	94.9	97.6	91.1	74.2	
2004	94.5	96.1	93.6	79.6	
2007	94.1	98.0	93.7	81.4	
Three-year	r change (percentag	ge points)			
1992	0.5	-0.5	2.2	15.3	
1995	1.2	-3.5	1.0	-1.2	
1998	0.6	2.3	1.2	9.7	
2001	-0.1	0.7	8.0	-0.9	
2004	-0.4	-1.5	2.5	5.4	
2007	-0.4	1.9	0.1	1.8	

## Median value of financial assets for families with holdings By current work status of head



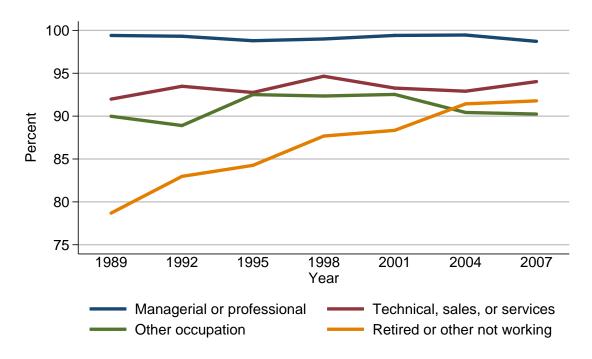
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	14.9	29.8	32.8	1.9
1992	14.8	28.9	24.2	4.3
1995	19.6	33.7	25.7	3.4
1998	24.2	57.3	41.9	3.2
2001	28.3	71.3	39.4	6.2
2004	22.5	58.4	29.1	5.5
2007	28.5	54.1	29.7	3.7
Three-year	r change (percent)			
1992	-0.7	-3.0	-26.2	126.3
1995	32.4	16.6	6.2	-20.9
1998	23.5	70.0	63.0	-5.9
2001	16.9	24.4	-6.0	93.8
2004	-20.5	-18.1	-26.1	-11.3
2007	26.7	-7.4	2.1	-32.7

## Mean value of financial assets for families with holdings By current work status of head



Current work status of head				
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	72.5	274.4	159.3	34.0
1992	79.7	237.1	135.0	42.8
1995	102.1	276.8	170.5	48.1
1998	125.5	410.0	239.1	65.2
2001	156.7	523.7	321.2	155.8
2004	148.4	484.8	284.2	121.8
2007	174.4	576.3	263.5	58.5
Three-year	r change (percent)			
1992	9.9	-13.6	-15.3	25.9
1995	28.1	16.7	26.3	12.4
1998	22.9	48.1	40.2	35.6
2001	24.9	27.7	34.3	139.0
2004	-5.3	-7.4	-11.5	-21.8
2007	17.5	18.9	-7.3	-52.0

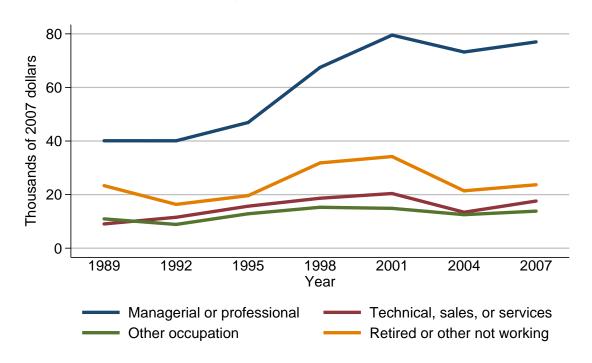
## Percent of families with financial assets By current occupation of head



Percent	Ωf	families	with	financial	accate
reidein	υı	iaiiiiies	WILLI	IIIIaiiCiai	asseis

	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	99.4	92.0	90.0	78.7
1992	99.3	93.5	88.9	83.0
1995	98.8	92.8	92.5	84.3
1998	99.0	94.7	92.3	87.7
2001	99.4	93.3	92.5	88.3
2004	99.5	92.9	90.4	91.4
2007	98.7	94.0	90.2	91.8
Three-yea	ar change (percentag	e points)		
1992	-0.1	1.5	-1.1	4.3
1995	-0.5	-0.7	3.6	1.3
1998	0.2	1.9	-0.2	3.4
2001	0.4	-1.4	0.2	0.6
2004	0.1	-0.4	-2.1	3.1
2007	-0.8	1.1	-0.2	0.4

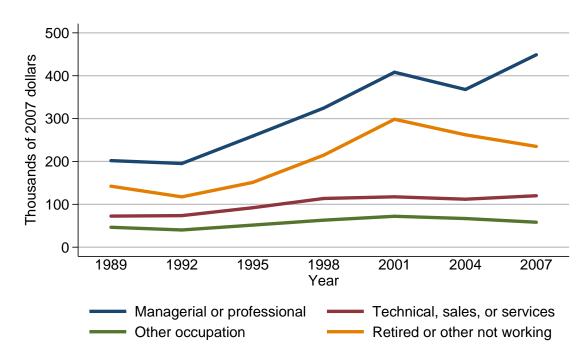
## Median value of financial assets for families with holdings By current occupation of head



Median value of financial assets for families with holdings

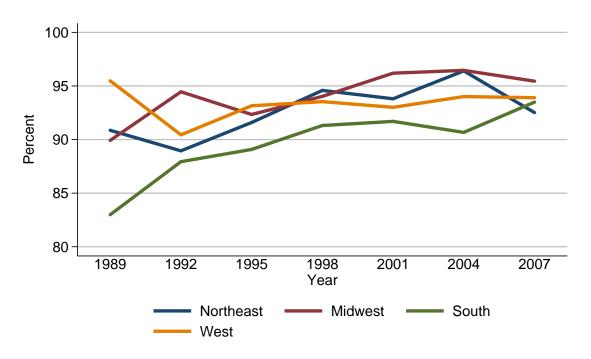
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	rs)		
1989	40.1	9.1	10.9	23.3
1992	40.1	11.5	8.9	16.4
1995	46.9	15.7	12.8	19.6
1998	67.5	18.7	15.3	31.8
2001	79.5	20.4	14.9	34.2
2004	73.2	13.4	12.5	21.4
2007	77.0	17.6	13.8	23.7
Three-yea	ar change (percent)			
1992	0.0	26.4	-18.3	-29.6
1995	17.0	36.5	43.8	19.5
1998	43.9	19.1	19.5	62.2
2001	17.8	9.1	-2.6	7.5
2004	-7.9	-34.3	-16.1	-37.4
2007	5.2	31.3	10.4	10.7

#### Mean value of financial assets for families with holdings By current occupation of head



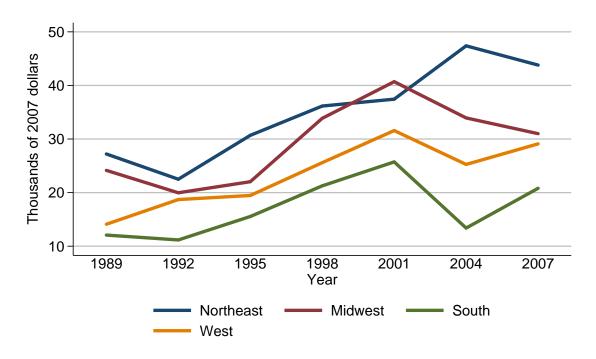
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	201.9	72.5	46.5	142.3
1992	195.2	73.7	40.2	117.4
1995	259.3	92.1	51.6	151.2
1998	324.4	113.7	63.1	214.6
2001	408.1	117.5	72.1	298.4
2004	367.8	111.9	66.9	262.2
2007	448.8	120.0	58.3	235.1
Three-yea	ar change (percent)			
1992	-3.3	1.7	-13.5	-17.5
1995	32.8	25.0	28.4	28.8
1998	25.1	23.5	22.3	41.9
2001	25.8	3.3	14.3	39.0
2004	-9.9	-4.8	-7.2	-12.1
2007	22.0	7.2	-12.9	-10.3

## Percent of families with financial assets By region



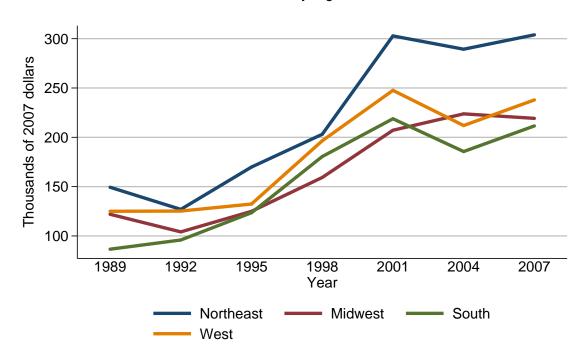
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perc	cent)			
1989	90.9	89.9	83.0	95.5
1992	88.9	94.5	87.9	90.4
1995	91.6	92.3	89.1	93.2
1998	94.6	94.0	91.3	93.5
2001	93.8	96.2	91.7	93.0
2004	96.4	96.5	90.7	94.0
2007	92.5	95.4	93.5	93.9
Three-year	r change (percentage	e points)		
1992	-2.0	4.6	4.9	-5.1
1995	2.7	-2.2	1.2	2.8
1998	3.0	1.7	2.2	0.3
2001	-0.8	2.2	0.4	-0.5
2004	2.6	0.3	-1.0	1.0
2007	-3.9	-1.1	2.8	-0.1

# Median value of financial assets for families with holdings By region



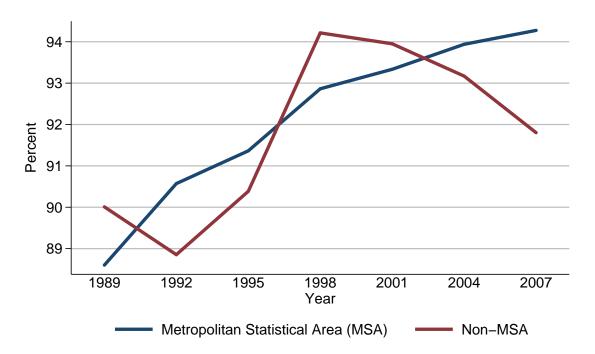
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dolla	rs)		
1989	27.2	24.1	12.1	14.1
1992	22.5	20.0	11.2	18.7
1995	30.7	22.0	15.5	19.5
1998	36.2	33.9	21.3	25.6
2001	37.4	40.7	25.7	31.6
2004	47.4	33.9	13.4	25.3
2007	43.8	31.0	20.8	29.1
Three-year	r change (percent)			
1992	-17.3	-17.0	-7.4	32.6
1995	36.4	10.0	38.4	4.3
1998	17.9	54.1	37.4	31.3
2001	3.3	20.1	20.7	23.4
2004	26.7	-16.7	-47.9	-19.9
2007	-7.6	-8.6	55.2	15.0

#### Mean value of financial assets for families with holdings By region



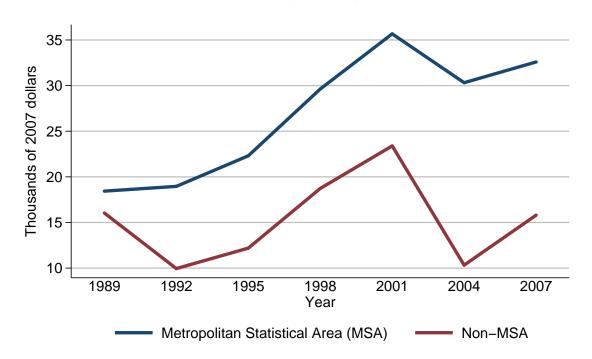
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	149.4	122.0	86.6	125.0
1992	126.9	104.1	95.9	125.2
1995	169.9	124.9	123.5	132.4
1998	203.1	159.3	180.5	196.5
2001	302.8	207.2	218.8	247.6
2004	289.3	223.8	185.6	212.0
2007	303.9	219.2	211.5	237.9
Three-year	change (percent)			
1992	-15.1	-14.7	10.7	0.2
1995	33.9	20.0	28.8	5.8
1998	19.5	27.5	46.2	48.4
2001	49.1	30.1	21.2	26.0
2004	-4.5	8.0	-15.2	-14.4
2007	5.0	-2.1	14.0	12.2

## Percent of families with financial assets By urbanicity



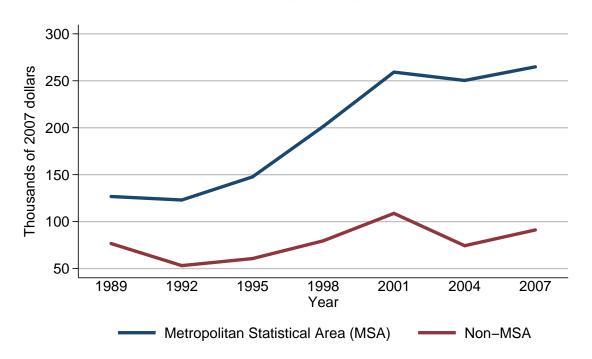
	Urbanicit	<del>y</del>
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	88.6	90.0
1992	90.6	88.9
1995	91.4	90.4
1998	92.9	94.2
2001	93.3	94.0
2004	93.9	93.2
2007	94.3	91.8
Three-year c	hange (percentage points)	
1992	2.0	-1.1
1995	0.8	1.5
1998	1.5	3.8
2001	0.4	-0.2
2004	0.6	-0.8
2007	0.4	-1.4

## Median value of financial assets for families with holdings By urbanicity



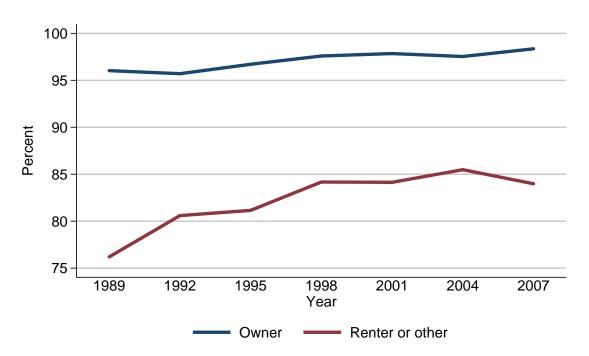
	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thous	ands of 2007 dollars)	
1989	18.4	16.0
1992	19.0	9.9
1995	22.3	12.2
1998	29.6	18.7
2001	35.7	23.4
2004	30.3	10.3
2007	32.6	15.8
Three-year o	change (percent)	
1992	3.3	-38.1
1995	17.4	23.2
1998	32.7	53.3
2001	20.6	25.1
2004	-15.1	-56.0
2007	7.6	53.4

## Mean value of financial assets for families with holdings By urbanicity



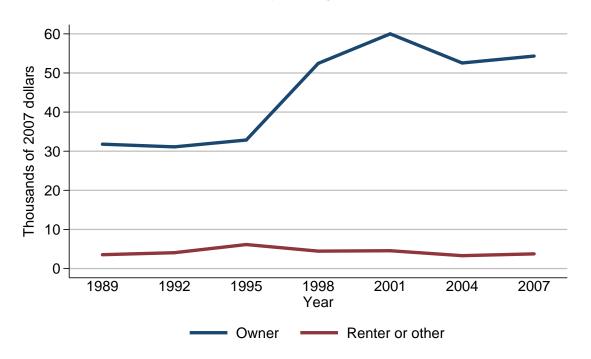
	Urbanici	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	126.8	76.7
1992	123.0	53.1
1995	147.6	60.6
1998	201.4	79.6
2001	259.2	108.8
2004	250.4	74.4
2007	264.9	91.1
Three-year ch	nange (percent)	
1992	-3.0	-30.8
1995	20.0	14.1
1998	36.4	31.4
2001	28.7	36.7
2004	-3.4	-31.6
2007	5.8	22.4

## Percent of families with financial assets By housing status



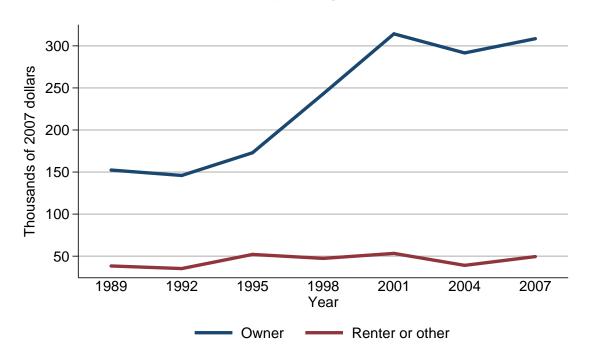
	Housing status
Owner	Renter or other
96.0	76.2
95.7	80.6
96.7	81.1
97.6	84.2
97.9	84.1
97.5	85.5
98.4	84.0
ge points)	
-0.3	4.4
1.0	0.5
0.9	3.1
0.3	-0.1
-0.4	1.4
0.9	-1.5
	96.0 95.7 96.7 97.6 97.9 97.5 98.4 <i>ge points)</i> -0.3 1.0 0.9 0.3 -0.4

## Median value of financial assets for families with holdings By housing status



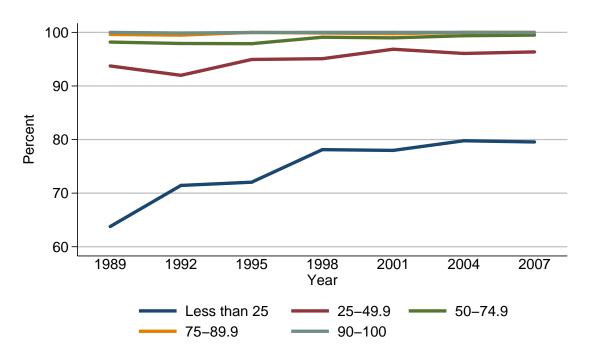
	Housing status			
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	31.8	3.5		
1992	31.1	4.1		
1995	32.9	6.1		
1998	52.5	4.5		
2001	60.0	4.6		
2004	52.6	3.3		
2007	54.3	3.8		
Three-year change	e (percent)			
1992	-2.2	17.1		
1995	5.8	48.8		
1998	59.6	-26.2		
2001	14.3	2.2		
2004	-12.3	-28.3		
2007	3.2	15.2		

## Mean value of financial assets for families with holdings By housing status



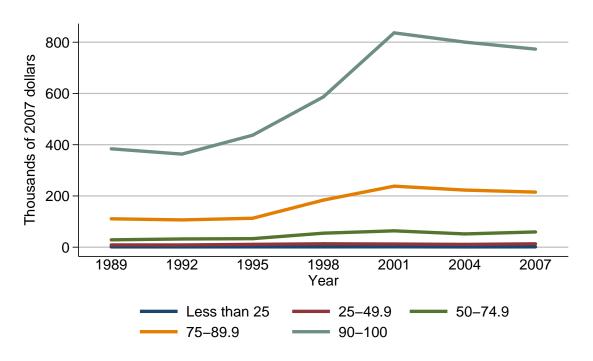
	Housing status			
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	152.4	38.4		
1992	146.0	35.3		
1995	172.9	52.1		
1998	243.0	47.4		
2001	314.3	53.3		
2004	291.6	39.1		
2007	308.5	49.5		
Three-year change	e (percent)			
1992	-4.2	-8.1		
1995	18.4	47.6		
1998	40.5	-9.0		
2001	29.3	12.4		
2004	-7.2	-26.6		
2007	5.8	26.6		

## Percent of families with financial assets By percentile of net worth



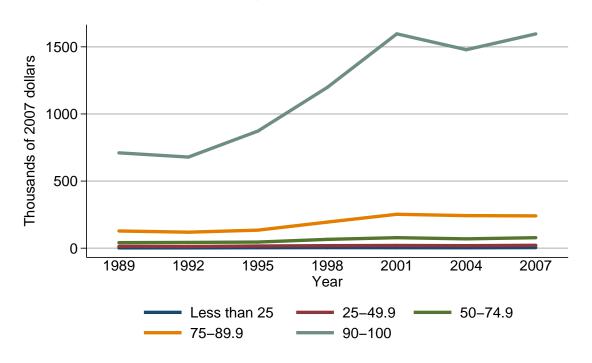
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (percent)						
1989	63.8	93.7	98.2	99.6	100.0	
1992	71.4	92.0	97.9	99.5	99.9	
1995	72.0	94.9	97.9	100.0	100.0	
1998	78.1	95.1	99.1	99.9	100.0	
2001	78.0	96.9	99.0	99.8	100.0	
2004	79.8	96.1	99.4	100.0	100.0	
2007	79.6	96.4	99.5	100.0	100.0	
Three-year change (percentage points)						
1992	7.6	-1.7	-0.3	-0.1	-0.1	
1995	0.6	2.9	0.0	0.5	0.1	
1998	6.1	0.2	1.2	-0.1	0.0	
2001	-0.1	1.8	-0.1	-0.1	0.0	
2004	1.8	-0.8	0.4	0.2	0.0	
2007	-0.2	0.3	0.1	0.0	0.0	

## Median value of financial assets for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 de	ollars)				
1989	1.3	8.9	28.7	110.8	384.0	
1992	1.2	8.7	32.1	106.5	363.4	
1995	1.4	11.0	33.4	113.0	437.1	
1998	1.3	13.2	54.7	183.8	586.6	
2001	1.5	12.3	63.9	238.2	836.5	
2004	1.1	10.9	51.8	223.0	800.4	
2007	1.4	13.2	59.6	215.0	773.0	
Three-ye	ear change (percen	t)				
1992	-7.7	-2.2	11.8	-3.9	-5.4	
1995	16.7	26.4	4.0	6.1	20.3	
1998	-7.1	20.0	63.8	62.7	34.2	
2001	15.4	-6.8	16.8	29.6	42.6	
2004	-26.7	-11.4	-18.9	-6.4	-4.3	
2007	27.3	21.1	15.1	-3.6	-3.4	

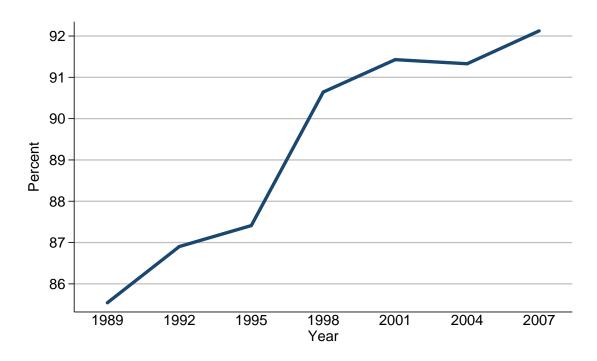
### Mean value of financial assets for families with holdings By percentile of net worth



#### Mean value of financial assets for families with holdings

		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	2.4	14.0	41.4	128.3	710.5
1992	2.5	12.8	43.0	119.3	678.9
1995	3.7	16.2	45.8	134.4	872.4
1998	4.2	18.9	65.7	194.5	1198.2
2001	3.7	20.4	78.4	252.8	1596.8
2004	3.2	18.9	69.5	242.7	1478.6
2007	4.6	21.5	78.2	240.9	1596.3
Three-ye	ear change (percen	t)			
1992	4.2	-8.6	3.9	-7.0	-4.4
1995	48.0	26.6	6.5	12.7	28.5
1998	13.5	16.7	43.4	44.7	37.3
2001	-11.9	7.9	19.3	30.0	33.3
2004	-13.5	-7.4	-11.4	-4.0	-7.4
2007	43.8	13.8	12.5	-0.7	8.0
			<u> </u>		

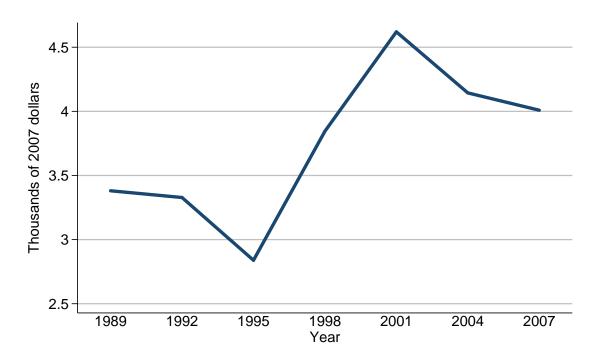
#### Percent of families with transaction accounts For all families



#### Percent of families with transaction accounts

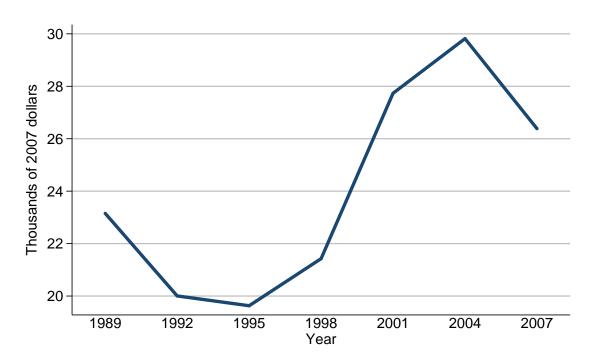
Percent of families with transaction accounts						
Year	All families					
Level (percent)						
1989	85.5					
1992	86.9					
1995	87.4					
1998	90.6					
2001	91.4					
2004	91.3					
2007	92.1					
Three-year change (percentag	ge points)					
1992	1.4					
1995	0.5					
1998	3.2					
2001	0.8					
2004	-0.1					
2007	0.8					

## Median value of transaction accounts for families with holdings For all families



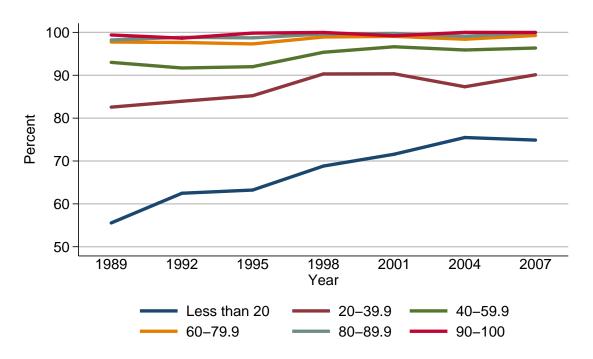
Median value of transaction accounts for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	3.4					
1992	3.3					
1995	2.8					
1998	3.8					
2001	4.6					
2004	4.1					
2007	4.0					
Three-year change (percent)						
1992	-2.9					
1995	-15.2					
1998	35.7					
2001	21.1					
2004	-10.9					
2007	-2.4					

## Mean value of transaction accounts for families with holdings For all families



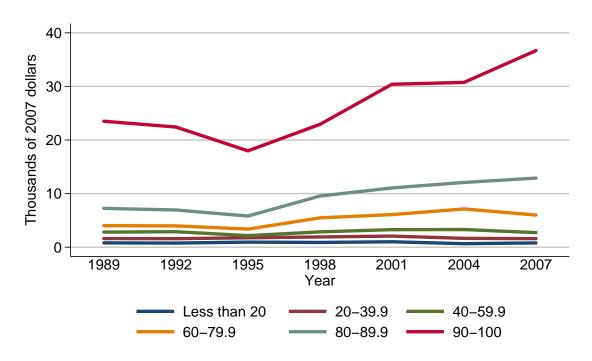
Mean value of transaction accounts for families with notunings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	23.2					
1992	20.0					
1995	19.6					
1998	21.4					
2001	27.7					
2004	29.8					
2007	26.4					
Three-year change (percent)						
1992	-13.8					
1995	-2.0					
1998	9.2					
2001	29.4					
2004	7.6					
2007	-11.4					

# Percent of families with transaction accounts By percentile of income



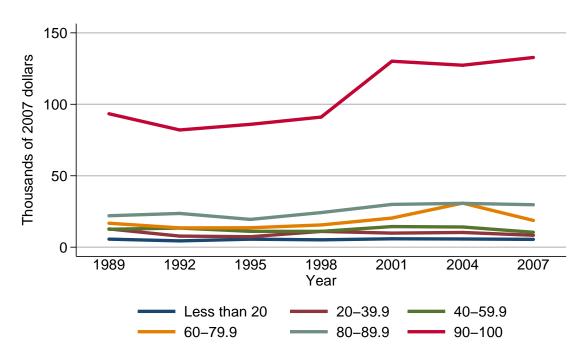
	I	Percent of fan	nilies with trai	nsaction acco	unts				
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (pe	ercent)								
1989	55.6	82.6	93.0	97.8	98.2	99.4			
1992	62.5	83.9	91.7	97.6	98.8	98.7			
1995	63.2	85.2	92.0	97.3	98.7	99.8			
1998	68.8	90.3	95.4	98.9	99.6	100.0			
2001	71.6	90.3	96.6	99.1	99.7	99.2			
2004	75.5	87.3	95.9	98.4	99.1	100.0			
2007	74.9	90.1	96.4	99.3	100.0	100.0			
Three-ye	ear change (per	rcentage points	s)						
1992	6.9	1.3	-1.3	-0.2	0.6	-0.7			
1995	0.7	1.3	0.3	-0.3	-0.1	1.1			
1998	5.6	5.1	3.4	1.6	0.9	0.2			
2001	2.8	0.0	1.2	0.2	0.1	-0.8			
2004	3.9	-3.0	-0.7	-0.7	-0.6	0.8			
2007	-0.6	2.8	0.5	0.9	0.9	0.0			

### Median value of transaction accounts for families with holdings By percentile of income



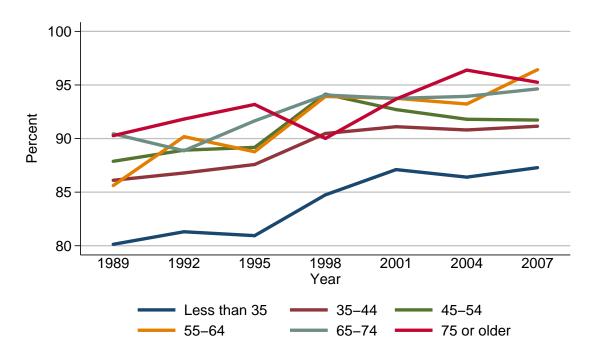
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	8.0	1.6	2.8	4.0	7.2	23.5		
1992	8.0	1.6	2.9	4.0	6.9	22.4		
1995	0.9	1.8	2.2	3.4	5.8	18.0		
1998	0.9	1.9	2.9	5.5	9.5	22.9		
2001	1.0	2.1	3.3	6.1	11.1	30.4		
2004	0.7	1.6	3.3	7.1	12.1	30.8		
2007	8.0	1.6	2.7	6.0	12.9	36.7		
Three-ye	ear change (pei	rcent)						
1992	0.0	0.0	3.6	0.0	-4.2	-4.7		
1995	12.5	12.5	-24.1	-15.0	-15.9	-19.6		
1998	0.0	5.6	31.8	61.8	63.8	27.2		
2001	11.1	10.5	13.8	10.9	16.8	32.8		
2004	-30.0	-23.8	0.0	16.4	9.0	1.3		
2007	14.3	0.0	-18.2	-15.5	6.6	19.2		

### Mean value of transaction accounts for families with holdings By percentile of income



	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	5.6	12.8	12.6	16.8	22.0	93.4		
1992	4.4	7.8	13.4	13.5	23.6	82.0		
1995	5.6	7.3	11.1	13.6	19.5	86.0		
1998	5.2	11.1	11.1	15.6	24.2	91.1		
2001	5.9	9.9	14.4	20.4	29.9	130.1		
2004	5.7	10.3	14.1	30.8	30.7	127.4		
2007	5.5	8.3	10.4	18.7	29.7	132.8		
Three-ye	ear change (pei	rcent)						
1992	-21.4	-39.1	6.3	-19.6	7.3	-12.2		
1995	27.3	-6.4	-17.2	0.7	-17.4	4.9		
1998	-7.1	52.1	0.0	14.7	24.1	5.9		
2001	13.5	-10.8	29.7	30.8	23.6	42.8		
2004	-3.4	4.0	-2.1	51.0	2.7	-2.1		
2007	-3.5	-19.4	-26.2	-39.3	-3.3	4.2		

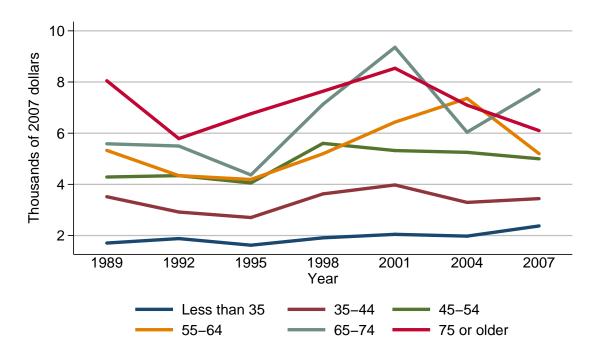
## Percent of families with transaction accounts By age of head



Percent o	t tamilies	witn	transa	iction	account	S

	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	80.1	86.1	87.9	85.6	90.4	90.3		
1992	81.3	86.8	88.9	90.2	88.9	91.8		
1995	80.9	87.6	89.2	88.8	91.7	93.2		
1998	84.7	90.5	94.1	93.9	94.1	90.0		
2001	87.1	91.1	92.7	93.8	93.8	93.7		
2004	86.4	90.8	91.8	93.2	93.9	96.4		
2007	87.3	91.2	91.7	96.4	94.6	95.3		
Three-ye	ear change (per	centage point	s)					
1992	1.2	0.7	1.0	4.6	-1.5	1.5		
1995	-0.4	8.0	0.3	-1.4	2.8	1.4		
1998	3.8	2.9	4.9	5.1	2.4	-3.2		
2001	2.4	0.6	-1.4	-0.1	-0.3	3.7		
2004	-0.7	-0.3	-0.9	-0.6	0.1	2.7		
2007	0.9	0.4	-0.1	3.2	0.7	-1.1		

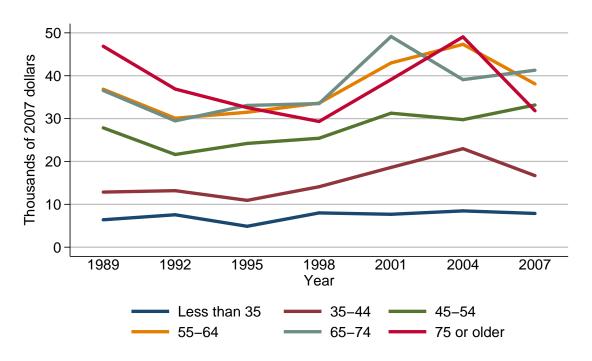
### Median value of transaction accounts for families with holdings By age of head



Median value of transaction accounts for families with holdings

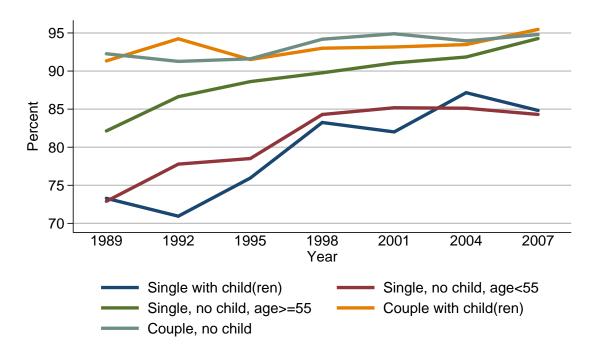
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	1.7	3.5	4.3	5.3	5.6	8.0		
1992	1.9	2.9	4.3	4.3	5.5	5.8		
1995	1.6	2.7	4.1	4.2	4.4	6.8		
1998	1.9	3.6	5.6	5.2	7.1	7.6		
2001	2.0	4.0	5.3	6.4	9.4	8.5		
2004	2.0	3.3	5.3	7.4	6.0	7.1		
2007	2.4	3.4	5.0	5.2	7.7	6.1		
Three-ye	ear change (per	cent)						
1992	11.8	-17.1	0.0	-18.9	-1.8	-27.5		
1995	-15.8	-6.9	-4.7	-2.3	-20.0	17.2		
1998	18.8	33.3	36.6	23.8	61.4	11.8		
2001	5.3	11.1	-5.4	23.1	32.4	11.8		
2004	0.0	-17.5	0.0	15.6	-36.2	-16.5		
2007	20.0	3.0	-5.7	-29.7	28.3	-14.1		

#### Mean value of transaction accounts for families with holdings By age of head



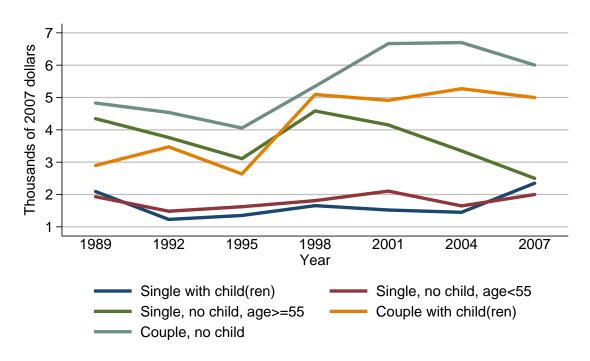
	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	6.4	12.9	27.8	36.9	36.6	46.9			
1992	7.6	13.2	21.6	30.1	29.5	36.9			
1995	4.9	10.9	24.2	31.5	33.1	32.6			
1998	8.0	14.1	25.4	33.6	33.5	29.3			
2001	7.7	18.6	31.3	43.0	49.1	39.1			
2004	8.5	23.0	29.8	47.3	39.1	49.1			
2007	7.9	16.7	33.2	38.1	41.3	31.8			
Three-ye	ear change (per	cent)							
1992	18.8	2.3	-22.3	-18.4	-19.4	-21.3			
1995	-35.5	-17.4	12.0	4.7	12.2	-11.7			
1998	63.3	29.4	5.0	6.7	1.2	-10.1			
2001	-3.8	31.9	23.2	28.0	46.6	33.4			
2004	10.4	23.7	-4.8	10.0	-20.4	25.6			
2007	-7.1	-27.4	11.4	-19.5	5.6	-35.2			

## Percent of families with transaction accounts By family structure



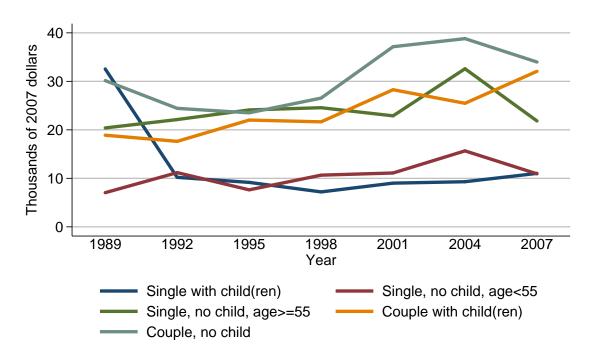
	Per	cent of families	with transaction	accounts						
Family structure										
Year	Single with child(ren)	Single, no child,	Single, no child,	Couple with child(ren)	Couple, no child					
		age<55	age≥55							
Level (pe	ercent)									
1989	73.3	72.9	82.1	91.3	92.3					
1992	70.9	77.8	86.6	94.2	91.3					
1995	76.0	78.5	88.6	91.5	91.6					
1998	83.2	84.3	89.8	93.0	94.2					
2001	82.0	85.2	91.1	93.2	94.9					
2004	87.2	85.1	91.8	93.5	94.0					
2007	84.8	84.3	94.3	95.5	94.8					
Three-ye	ear change (perce	ntage points)								
1992	-2.4	4.9	4.5	2.9	-1.0					
1995	5.1	0.7	2.0	-2.7	0.3					
1998	7.2	5.8	1.2	1.5	2.6					
2001	-1.2	0.9	1.3	0.2	0.7					
2004	5.2	-0.1	0.7	0.3	-0.9					
2007	-2.4	-0.8	2.5	2.0	0.8					

### Median value of transaction accounts for families with holdings By family structure



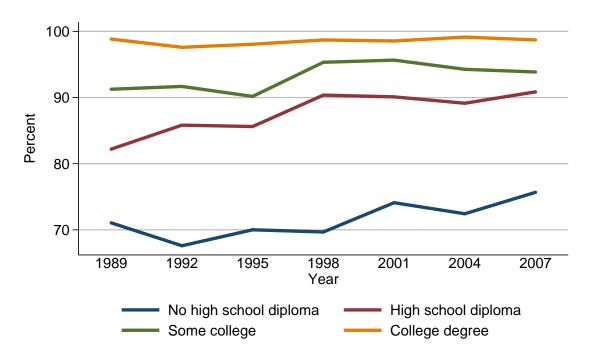
					<del>J</del> -
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	2.1	1.9	4.3	2.9	4.8
1992	1.2	1.5	3.8	3.5	4.5
1995	1.4	1.6	3.1	2.6	4.1
1998	1.7	1.8	4.6	5.1	5.3
2001	1.5	2.1	4.2	4.9	6.7
2004	1.4	1.6	3.3	5.3	6.7
2007	2.3	2.0	2.5	5.0	6.0
Three-ye	ar change (perce	nt)			
1992	-42.9	-21.1	-11.6	20.7	-6.2
1995	16.7	6.7	-18.4	-25.7	-8.9
1998	21.4	12.5	48.4	96.2	29.3
2001	-11.8	16.7	-8.7	-3.9	26.4
2004	-6.7	-23.8	-21.4	8.2	0.0
2007	64.3	25.0	-24.2	-5.7	-10.4
1998 2001 2004	21.4 -11.8 -6.7	12.5 16.7 -23.8	48.4 -8.7 -21.4	96.2 -3.9 8.2	29.3 26.4 0.0

### Mean value of transaction accounts for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	32.5	7.0	20.4	18.9	30.2
1992	10.2	11.2	22.1	17.6	24.4
1995	9.2	7.6	24.1	22.0	23.5
1998	7.2	10.7	24.6	21.7	26.5
2001	9.0	11.1	22.9	28.3	37.1
2004	9.3	15.7	32.6	25.5	38.8
2007	11.0	10.9	21.8	32.1	34.0
Three-ye	ar change (perce	nt)			
1992	-68.6	60.0	8.3	-6.9	-19.2
1995	-9.8	-32.1	9.0	25.0	-3.7
1998	-21.7	40.8	2.1	-1.4	12.8
2001	25.0	3.7	-6.9	30.4	40.0
2004	3.3	41.4	42.4	-9.9	4.6
2007	18.3	-30.6	-33.1	25.9	-12.4

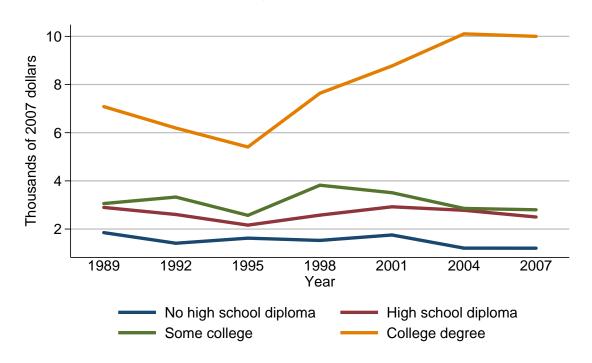
## Percent of families with transaction accounts By education of head



Percent of families with transaction accounts

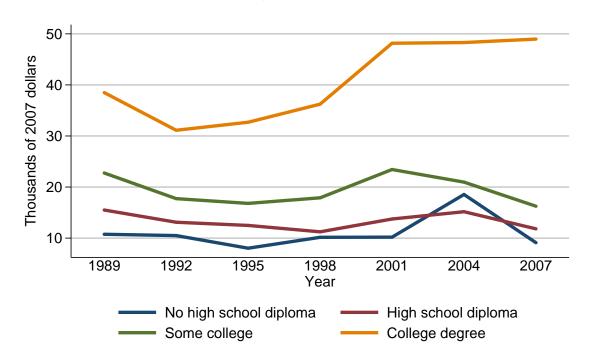
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	71.0	82.2	91.3	98.8
1992	67.6	85.8	91.7	97.6
1995	70.0	85.6	90.2	98.1
1998	69.7	90.4	95.3	98.7
2001	74.1	90.1	95.7	98.6
2004	72.4	89.1	94.3	99.1
2007	75.7	90.9	93.9	98.7
Three-yea	ar change (percentage	points)		
1992	-3.4	3.6	0.4	-1.2
1995	2.4	-0.2	-1.5	0.5
1998	-0.3	4.8	5.1	0.6
2001	4.4	-0.3	0.4	-0.1
2004	-1.7	-1.0	-1.4	0.5
2007	3.3	1.8	-0.4	-0.4

### Median value of transaction accounts for families with holdings By education of head



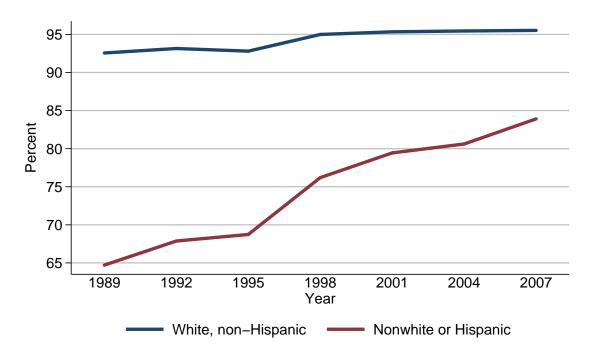
		Educatio	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	1.9	2.9	3.1	7.1
1992	1.4	2.6	3.3	6.2
1995	1.6	2.2	2.6	5.4
1998	1.5	2.6	3.8	7.6
2001	1.8	2.9	3.5	8.8
2004	1.2	2.8	2.9	10.1
2007	1.2	2.5	2.8	10.0
Three-yea	ar change (percent)			
1992	-26.3	-10.3	6.5	-12.7
1995	14.3	-15.4	-21.2	-12.9
1998	-6.2	18.2	46.2	40.7
2001	20.0	11.5	-7.9	15.8
2004	-33.3	-3.4	-17.1	14.8
2007	0.0	-10.7	-3.4	-1.0

#### Mean value of transaction accounts for families with holdings By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	10.8	15.5	22.8	38.5		
1992	10.5	13.1	17.7	31.1		
1995	8.0	12.5	16.8	32.7		
1998	10.2	11.2	17.9	36.2		
2001	10.2	13.7	23.4	48.2		
2004	18.5	15.2	21.0	48.3		
2007	9.1	11.8	16.2	49.0		
Three-yea	ar change (percent)					
1992	-2.8	-15.5	-22.4	-19.2		
1995	-23.8	-4.6	-5.1	5.1		
1998	27.5	-10.4	6.5	10.7		
2001	0.0	22.3	30.7	33.1		
2004	81.4	10.9	-10.3	0.2		
2007	-50.8	-22.4	-22.9	1.4		

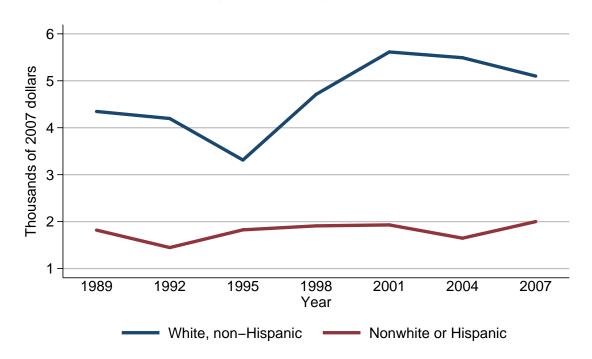
## Percent of families with transaction accounts By race or ethnicity of respondent



Percent	of families	with	transaction	accounts
reiteiit	OI IAIIIIIES	VVILII	uansacuon	accounts

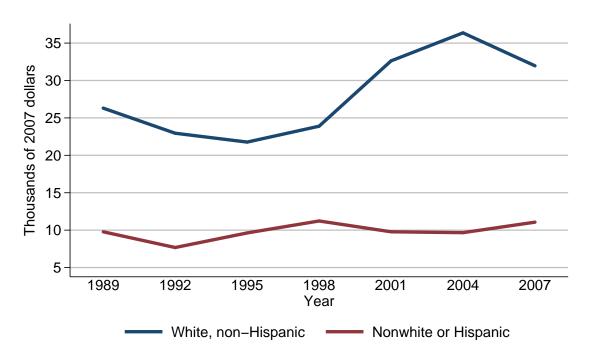
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	92.6	64.7			
1992	93.2	67.9			
1995	92.8	68.7			
1998	95.0	76.2			
2001	95.3	79.4			
2004	95.5	80.6			
2007	95.5	83.9			
Three-year cha	nge (percentage points)				
1992	0.6	3.2			
1995	-0.4	0.8			
1998	2.2	7.5			
2001	0.3	3.2			
2004	0.2	1.2			
2007	0.0	3.3			

### Median value of transaction accounts for families with holdings By race or ethnicity of respondent



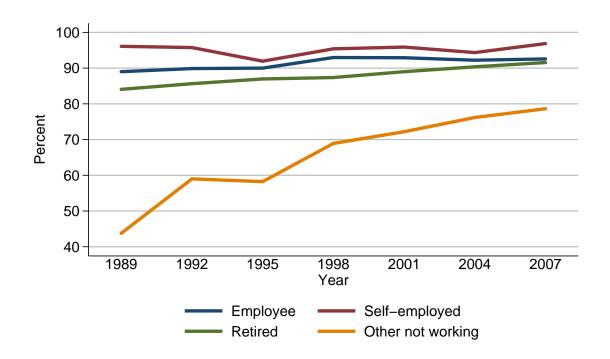
	Race or ethnici	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	4.3	1.8
1992	4.2	1.4
1995	3.3	1.8
1998	4.7	1.9
2001	5.6	1.9
2004	5.5	1.6
2007	5.1	2.0
Three-year char	nge (percent)	
1992	-2.3	-22.2
1995	-21.4	28.6
1998	42.4	5.6
2001	19.1	0.0
2004	-1.8	-15.8
2007	-7.3	25.0

# Mean value of transaction accounts for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	26.3	9.8
1992	23.0	7.7
1995	21.8	9.6
1998	23.9	11.2
2001	32.6	9.8
2004	36.4	9.7
2007	32.0	11.1
Three-year cha	nge (percent)	
1992	-12.5	-21.4
1995	-5.2	24.7
1998	9.6	16.7
2001	36.4	-12.5
2004	11.7	-1.0
2007	-12.1	14.4

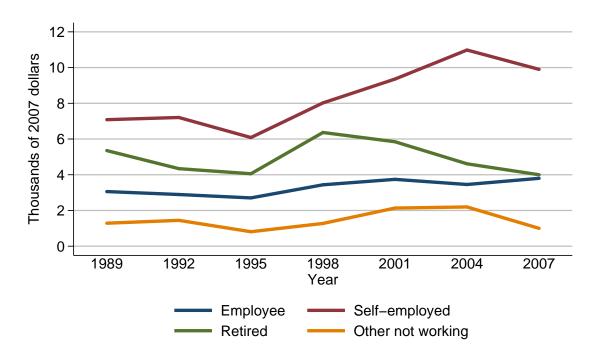
## Percent of families with transaction accounts By current work status of head



Percent of	families v	with trans	saction	accounts

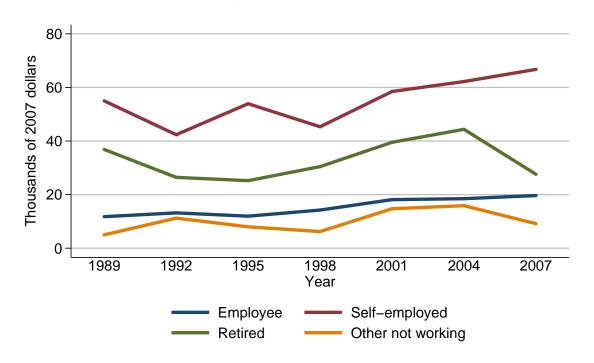
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (perd	cent)			
1989	89.0	96.1	84.1	43.8
1992	89.9	95.8	85.6	59.0
1995	90.0	91.9	87.0	58.2
1998	93.0	95.4	87.4	68.9
2001	92.9	95.9	89.0	72.2
2004	92.2	94.4	90.4	76.2
2007	92.6	96.9	91.6	78.6
Three-year	r change (percentag	ge points)		
1992	0.9	-0.3	1.5	15.2
1995	0.1	-3.9	1.4	-0.8
1998	3.0	3.5	0.4	10.7
2001	-0.1	0.5	1.6	3.3
2004	-0.7	-1.5	1.4	4.0
2007	0.4	2.5	1.2	2.4

### Median value of transaction accounts for families with holdings By current work status of head



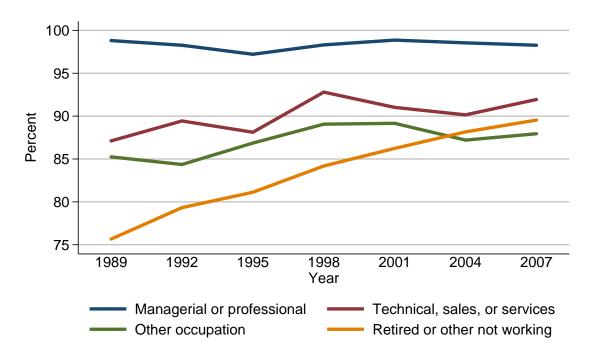
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	3.1	7.1	5.4	1.3
1992	2.9	7.2	4.3	1.4
1995	2.7	6.1	4.1	0.8
1998	3.4	8.0	6.4	1.3
2001	3.7	9.4	5.8	2.1
2004	3.5	11.0	4.6	2.2
2007	3.8	9.9	4.0	1.0
Three-year	r change (percent)			
1992	-6.5	1.4	-20.4	7.7
1995	-6.9	-15.3	-4.7	-42.9
1998	25.9	31.1	56.1	62.5
2001	8.8	17.5	-9.4	61.5
2004	-5.4	17.0	-20.7	4.8
2007	8.6	-10.0	-13.0	-54.5

### Mean value of transaction accounts for families with holdings By current work status of head



	Current work status of head			
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	11.8	55.0	36.9	5.0
1992	13.2	42.4	26.4	11.2
1995	12.0	53.9	25.2	8.0
1998	14.2	45.3	30.5	6.2
2001	18.1	58.5	39.5	14.7
2004	18.5	62.2	44.4	15.9
2007	19.7	66.7	27.6	9.1
Three-year	r change (percent)			
1992	11.9	-22.9	-28.5	124.0
1995	-9.1	27.1	-4.5	-28.6
1998	18.3	-16.0	21.0	-22.5
2001	27.5	29.1	29.5	137.1
2004	2.2	6.3	12.4	8.2
2007	6.5	7.2	-37.8	-42.8

### Percent of families with transaction accounts By current occupation of head



	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (per	rcent)					
1989	98.8	87.1	85.2	75.7		
1992	98.3	89.4	84.4	79.3		
1995	97.2	88.1	86.9	81.1		
1998	98.3	92.8	89.1	84.2		
2001	98.9	91.0	89.2	86.2		
2004	98.5	90.1	87.2	88.2		
2007	98.3	91.9	87.9	89.5		
Three-yea	Three-year change (percentage points)					
1992	-0.5	2.3	-0.8	3.6		
1995	-1.1	-1.3	2.5	1.8		
1998	1.1	4.7	2.2	3.1		
2001	0.6	-1.8	0.1	2.0		

-0.9

1.8

-2.0

0.7

2.0

1.3

2004

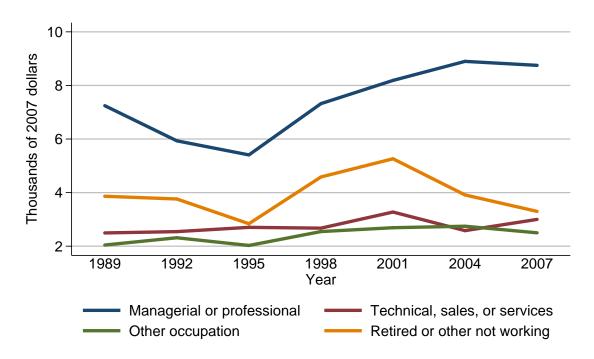
2007

-0.4

-0.2

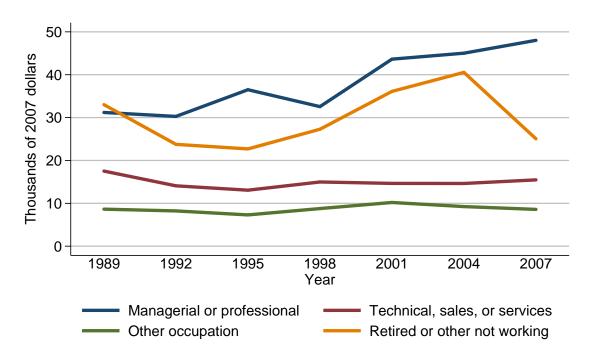
Percent of families with transaction accounts

### Median value of transaction accounts for families with holdings By current occupation of head



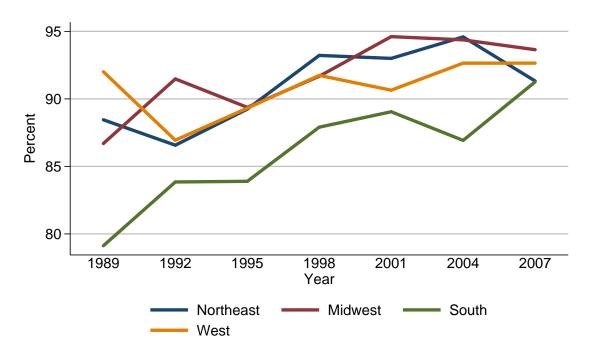
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	7.2	2.5	2.0	3.9
1992	5.9	2.5	2.3	3.8
1995	5.4	2.7	2.0	2.8
1998	7.3	2.7	2.5	4.6
2001	8.2	3.3	2.7	5.3
2004	8.9	2.6	2.7	3.9
2007	8.8	3.0	2.5	3.3
Three-yea	ar change (percent)			
1992	-18.1	0.0	15.0	-2.6
1995	-8.5	8.0	-13.0	-26.3
1998	35.2	0.0	25.0	64.3
2001	12.3	22.2	8.0	15.2
2004	8.5	-21.2	0.0	-26.4
2007	-2.2	15.4	-7.4	-15.4

#### Mean value of transaction accounts for families with holdings By current occupation of head



	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	ars)		
1989	31.2	17.5	8.6	33.0
1992	30.3	14.1	8.2	23.8
1995	36.5	13.1	7.3	22.7
1998	32.6	15.0	8.8	27.3
2001	43.6	14.6	10.2	36.1
2004	45.0	14.6	9.2	40.5
2007	48.0	15.5	8.6	25.1
Three-yea	ar change (percent)			
1992	-2.9	-19.4	-4.7	-27.9
1995	20.5	-7.1	-11.0	-4.6
1998	-10.7	14.5	20.5	20.3
2001	33.7	-2.7	15.9	32.2
2004	3.2	0.0	-9.8	12.2
2007	6.7	6.2	-6.5	-38.0

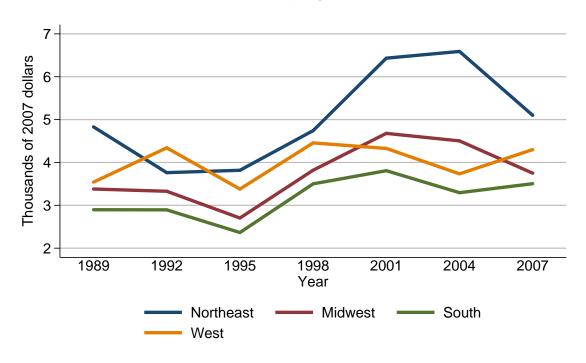
## Percent of families with transaction accounts By region



Percent of families with transaction accounts

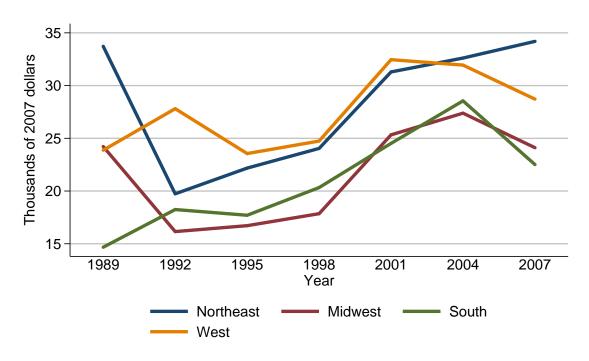
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	88.5	86.7	79.1	92.0
1992	86.6	91.5	83.8	86.9
1995	89.2	89.4	83.9	89.3
1998	93.2	91.7	87.9	91.7
2001	93.0	94.6	89.0	90.6
2004	94.6	94.4	86.9	92.6
2007	91.3	93.6	91.3	92.7
Three-year	r change (percentage	e points)		
1992	-1.9	4.8	4.7	-5.1
1995	2.6	-2.1	0.1	2.4
1998	4.0	2.3	4.0	2.4
2001	-0.2	2.9	1.1	-1.1
2004	1.6	-0.2	-2.1	2.0
2007	-3.3	-0.8	4.4	0.1

# Median value of transaction accounts for families with holdings By region



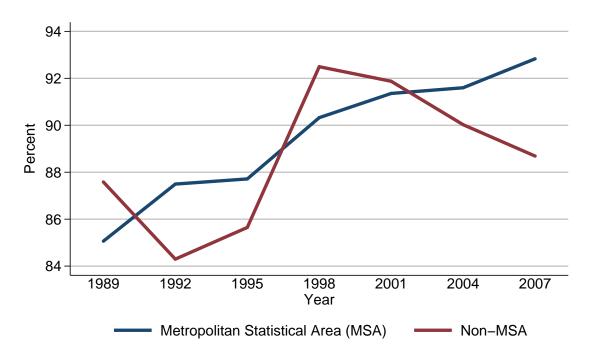
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	4.8	3.4	2.9	3.5
1992	3.8	3.3	2.9	4.3
1995	3.8	2.7	2.4	3.4
1998	4.7	3.8	3.5	4.5
2001	6.4	4.7	3.8	4.3
2004	6.6	4.5	3.3	3.7
2007	5.1	3.8	3.5	4.3
Three-year	r change (percent)			
1992	-20.8	-2.9	0.0	22.9
1995	0.0	-18.2	-17.2	-20.9
1998	23.7	40.7	45.8	32.4
2001	36.2	23.7	8.6	-4.4
2004	3.1	-4.3	-13.2	-14.0
2007	-22.7	-17.8	6.1	16.2

#### Mean value of transaction accounts for families with holdings By region



		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dollar	rs)		
1989	33.7	24.2	14.7	23.9
1992	19.7	16.2	18.2	27.8
1995	22.2	16.7	17.7	23.6
1998	24.0	17.9	20.3	24.7
2001	31.3	25.3	24.5	32.5
2004	32.6	27.4	28.6	31.9
2007	34.2	24.1	22.5	28.7
Three-yea	r change (percent)			
1992	-41.5	-33.1	23.8	16.3
1995	12.7	3.1	-2.7	-15.1
1998	8.1	7.2	14.7	4.7
2001	30.4	41.3	20.7	31.6
2004	4.2	8.3	16.7	-1.8
2007	4.9	-12.0	-21.3	-10.0

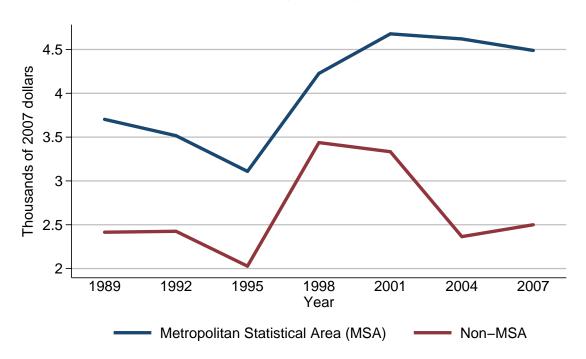
## Percent of families with transaction accounts By urbanicity



Percent of families with transaction accounts

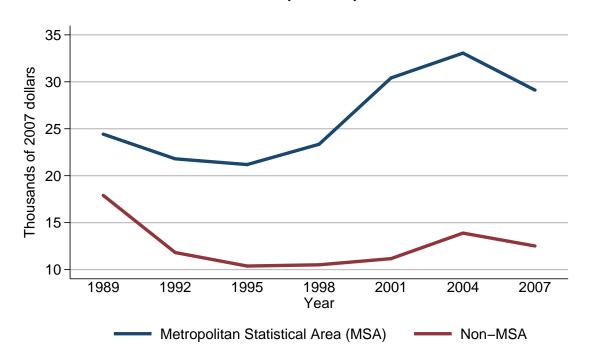
	Urbanicity	y
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	85.1	87.6
1992	87.5	84.3
1995	87.7	85.6
1998	90.3	92.5
2001	91.4	91.9
2004	91.6	90.0
2007	92.8	88.7
Three-year c	hange (percentage points)	
1992	2.4	-3.3
1995	0.2	1.3
1998	2.6	6.9
2001	1.1	-0.6
2004	0.2	-1.9
2007	1.2	-1.3

#### Median value of transaction accounts for families with holdings By urbanicity



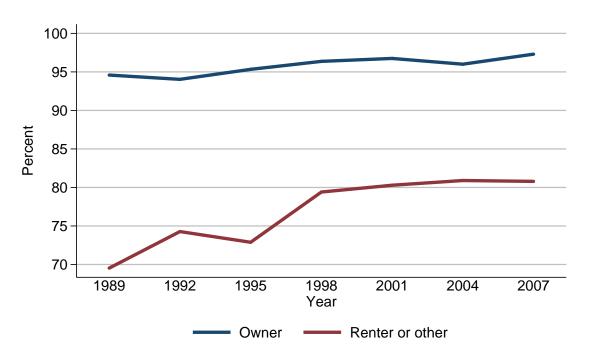
	I lub a wisite.				
	Urbanici	<u></u>			
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	3.7	2.4			
1992	3.5	2.4			
1995	3.1	2.0			
1998	4.2	3.4			
2001	4.7	3.3			
2004	4.6	2.4			
2007	4.5	2.5			
Three-year c	hange (percent)				
1992	-5.4	0.0			
1995	-11.4	-16.7			
1998	35.5	70.0			
2001	11.9	-2.9			
2004	-2.1	-27.3			
2007	-2.2	4.2			

# Mean value of transaction accounts for families with holdings By urbanicity



	Urbanicit	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA		
	(MSA)			
Level (thousa	ands of 2007 dollars)			
1989	24.4	17.9		
1992	21.8	11.8		
1995	21.2	10.4		
1998	23.3	10.5		
2001	30.4	11.2		
2004	33.1	13.9		
2007	29.1	12.5		
Three-year c	hange (percent)			
1992	-10.7	-34.1		
1995	-2.8	-11.9		
1998	9.9	1.0		
2001	30.5	6.7		
2004	8.9	24.1		
2007	-12.1	-10.1		

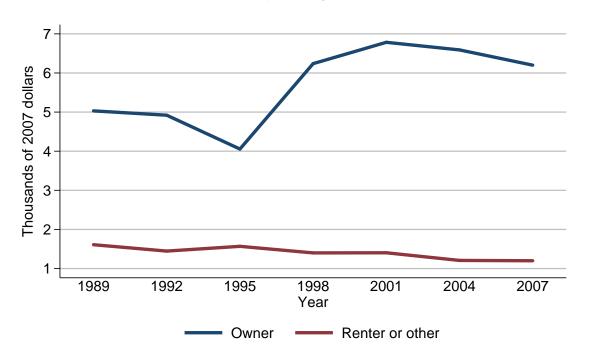
## Percent of families with transaction accounts By housing status



Percent of families with transaction accounts

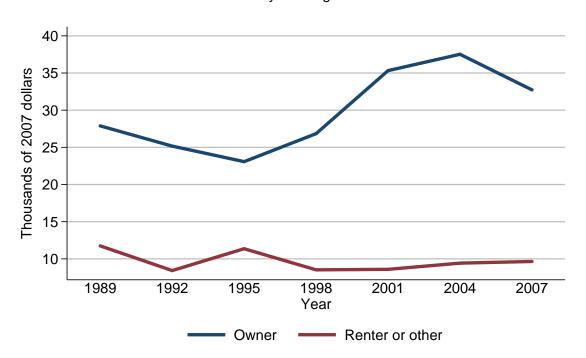
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	94.6	69.5	
1992	94.0	74.3	
1995	95.3	72.9	
1998	96.4	79.4	
2001	96.7	80.3	
2004	96.0	80.9	
2007	97.3	80.8	
Three-year chang	ge (percentage points)		
1992	-0.6	4.8	
1995	1.3	-1.4	
1998	1.1	6.5	
2001	0.3	0.9	
2004	-0.7	0.6	
2007	1.3	-0.1	

# Median value of transaction accounts for families with holdings By housing status



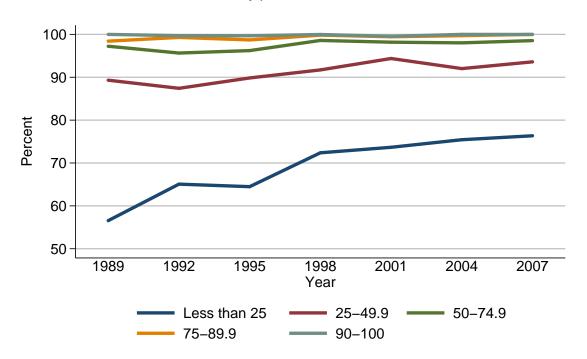
	Housing status		
Year	Owner	Renter or other	
Level (thousands o			
1989	5.0	1.6	
1992	4.9	1.4	
1995	4.1	1.6	
1998	6.2	1.4	
2001	6.8	1.4	
2004	6.6	1.2	
2007	6.2	1.2	
Three-year change	e (percent)		
1992	-2.0	-12.5	
1995	-16.3	14.3	
1998	51.2	-12.5	
2001	9.7	0.0	
2004	-2.9	-14.3	
2007	-6.1	0.0	

# Mean value of transaction accounts for families with holdings By housing status



	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	27.9	11.7	
1992	25.2	8.4	
1995	23.1	11.4	
1998	26.8	8.5	
2001	35.3	8.6	
2004	37.5	9.4	
2007	32.7	9.6	
Three-year change	e (percent)		
1992	-9.7	-28.2	
1995	-8.3	35.7	
1998	16.0	-25.4	
2001	31.7	1.2	
2004	6.2	9.3	
2007	-12.8	2.1	

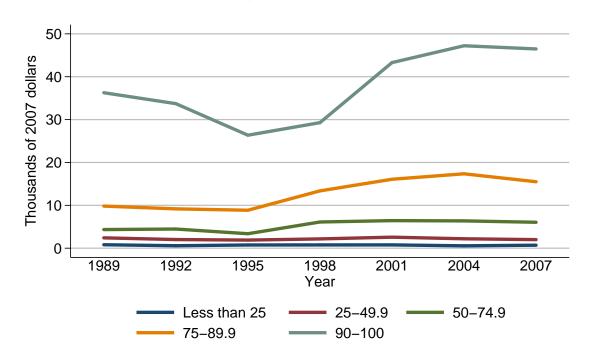
### Percent of families with transaction accounts By percentile of net worth



Percent of families with transaction accounts

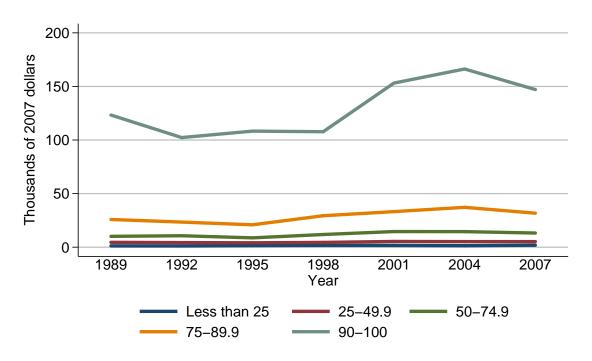
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	56.6	89.3	97.2	98.4	100.0	
1992	65.1	87.4	95.7	99.3	99.7	
1995	64.5	89.8	96.2	98.7	99.7	
1998	72.4	91.7	98.6	99.8	100.0	
2001	73.7	94.4	98.2	99.4	99.6	
2004	75.4	92.0	98.0	99.7	100.0	
2007	76.4	93.6	98.6	100.0	100.0	
Three-ye	ear change (percen	tage points)				
1992	8.5	-1.9	-1.5	0.9	-0.3	
1995	-0.6	2.4	0.5	-0.6	0.0	
1998	7.9	1.9	2.4	1.1	0.3	
2001	1.3	2.7	-0.4	-0.4	-0.4	
2004	1.7	-2.4	-0.2	0.3	0.4	
2007	1.0	1.6	0.6	0.3	0.0	

### Median value of transaction accounts for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	0.8	2.4	4.3	9.8	36.3	
1992	0.6	2.0	4.5	9.2	33.7	
1995	0.8	1.9	3.4	8.9	26.4	
1998	0.8	2.2	6.1	13.4	29.3	
2001	0.8	2.6	6.4	16.1	43.3	
2004	0.6	2.2	6.4	17.4	47.2	
2007	0.7	2.0	6.1	15.5	46.5	
Three-ye	ear change (percen	t)				
1992	-25.0	-16.7	4.7	-6.1	-7.2	
1995	33.3	-5.0	-24.4	-3.3	-21.7	
1998	0.0	15.8	79.4	50.6	11.0	
2001	0.0	18.2	4.9	20.1	47.8	
2004	-25.0	-15.4	0.0	8.1	9.0	
2007	16.7	-9.1	-4.7	-10.9	-1.5	

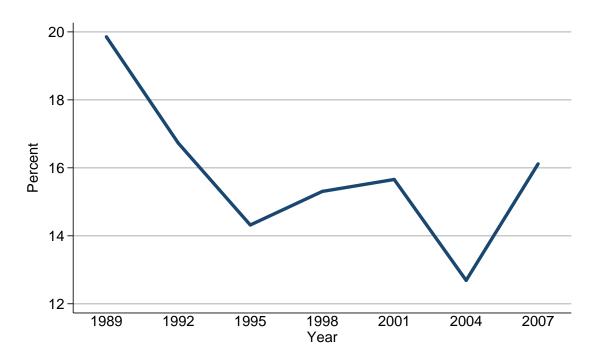
## Mean value of transaction accounts for families with holdings By percentile of net worth



#### Mean value of transaction accounts for families with holdings

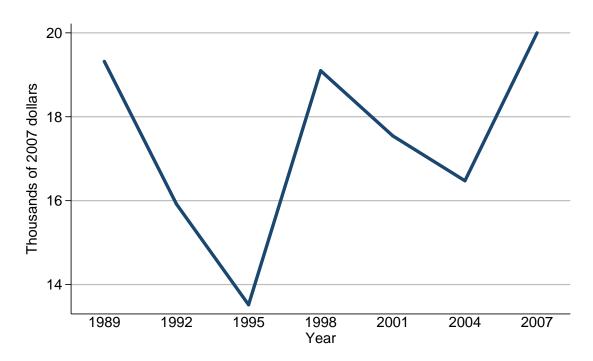
		Pe	ercentile of net wo		
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	1.2	4.5	10.1	25.9	123.3
1992	1.2	4.3	10.7	23.4	102.3
1995	1.5	4.1	8.7	20.9	108.3
1998	1.7	4.5	11.8	29.4	107.7
2001	1.7	5.4	14.6	33.2	153.1
2004	1.4	5.2	14.5	37.2	166.3
2007	1.9	5.2	13.2	31.7	147.1
Three-ye	ear change (percen	t)			
1992	0.0	-4.4	5.9	-9.7	-17.0
1995	25.0	-4.7	-18.7	-10.7	5.9
1998	13.3	9.8	35.6	40.7	-0.6
2001	0.0	20.0	23.7	12.9	42.2
2004	-17.6	-3.7	-0.7	12.0	8.6
2007	35.7	0.0	-9.0	-14.8	-11.5

## Percent of families with certificates of deposit For all families



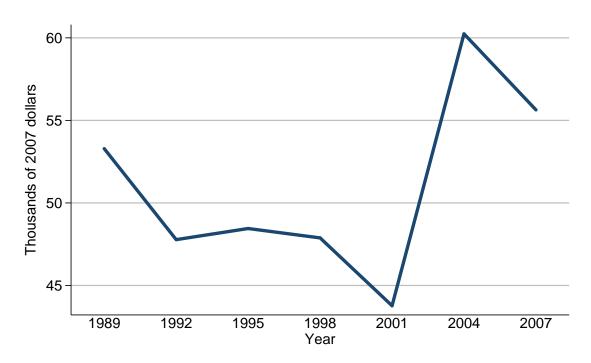
reicent of families with certificates of deposit						
Year	All families					
Level (percent)						
1989	19.9					
1992	16.7					
1995	14.3					
1998	15.3					
2001	15.7					
2004	12.7					
2007	16.1					
Three-year change (percentage p	points)					
1992	-3.2					
1995	-2.4					
1998	1.0					
2001	0.4					
2004	-3.0					
2007	3.4					

### Median value of certificates of deposit for families with holdings For all families



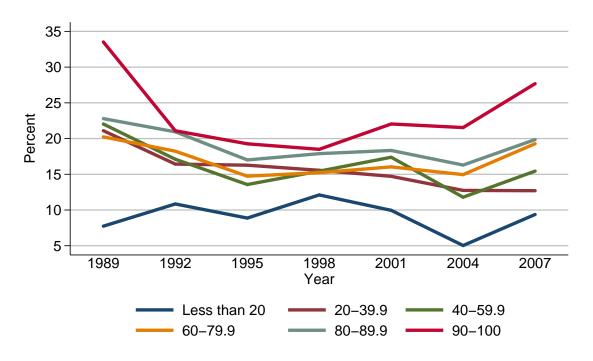
median value of certificates of deposit for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	19.3					
1992	15.9					
1995	13.5					
1998	19.1					
2001	17.5					
2004	16.5					
2007	20.0					
Three-year change (percent)						
1992	-17.6					
1995	-15.1					
1998	41.5					
2001	-8.4					
2004	-5.7					
2007	21.2					

### Mean value of certificates of deposit for families with holdings For all families



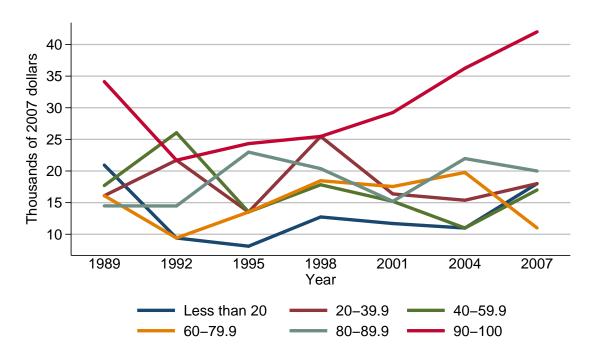
mean value of certificates of deposit for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	53.3					
1992	47.8					
1995	48.5					
1998	47.9					
2001	43.8					
2004	60.2					
2007	55.6					
Three-year change (percent)						
1992	-10.3					
1995	1.5					
1998	-1.2					
2001	-8.6					
2004	37.4					
2007	-7.6					

# Percent of families with certificates of deposit By percentile of income



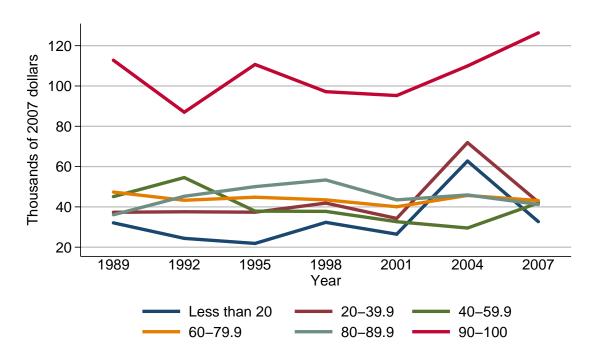
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	7.7	21.1	22.0	20.2	22.8	33.5		
1992	10.8	16.4	17.1	18.2	20.9	21.1		
1995	8.9	16.3	13.6	14.7	17.0	19.3		
1998	12.1	15.6	15.4	15.2	17.9	18.5		
2001	10.0	14.7	17.4	16.0	18.3	22.0		
2004	5.0	12.7	11.8	15.0	16.3	21.5		
2007	9.4	12.7	15.4	19.3	19.9	27.7		
Three-ye	ear change (per	centage point	s)					
1992	3.1	-4.7	-4.9	-2.0	-1.9	-12.4		
1995	-1.9	-0.1	-3.5	-3.5	-3.9	-1.8		
1998	3.2	-0.7	1.8	0.5	0.9	-0.8		
2001	-2.1	-0.9	2.0	0.8	0.4	3.5		
2004	-5.0	-2.0	-5.6	-1.0	-2.0	-0.5		
2007	4.4	0.0	3.6	4.3	3.6	6.2		

## Median value of certificates of deposit for families with holdings By percentile of income



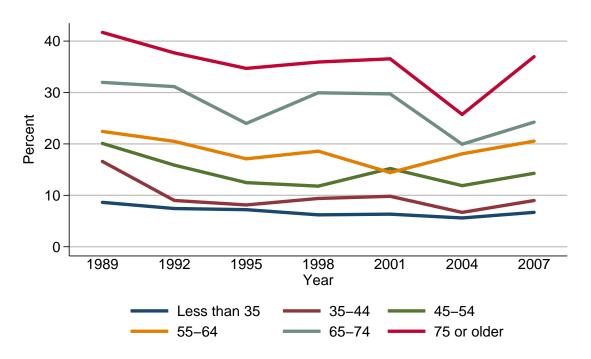
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	20.9	16.1	17.7	16.1	14.5	34.1		
1992	9.4	21.7	26.0	9.4	14.5	21.7		
1995	8.1	13.5	13.5	13.5	23.0	24.3		
1998	12.7	25.5	17.8	18.5	20.4	25.5		
2001	11.7	16.4	15.2	17.5	15.2	29.2		
2004	11.0	15.4	11.0	19.8	22.0	36.2		
2007	18.0	18.0	17.0	11.0	20.0	42.0		
Three-ye	ear change (per	rcent)						
1992	-55.0	34.8	46.9	-41.6	0.0	-36.4		
1995	-13.8	-37.8	-48.1	43.6	58.6	12.0		
1998	56.8	88.9	31.9	37.0	-11.3	4.9		
2001	-7.9	-35.7	-14.6	-5.4	-25.5	14.5		
2004	-6.0	-6.1	-27.6	13.1	44.7	24.0		
2007	63.6	16.9	54.5	-44.4	-9.1	16.0		

## Mean value of certificates of deposit for families with holdings By percentile of income



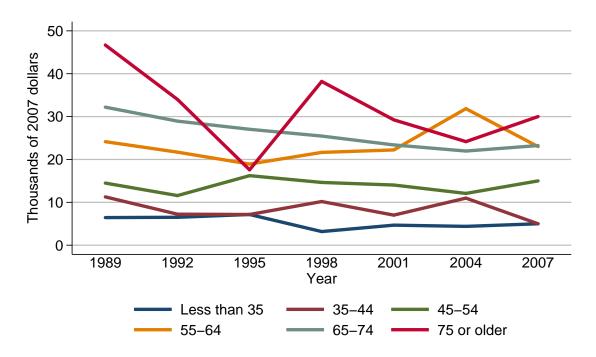
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	32.1	37.3	45.1	47.4	36.1	112.8		
1992	24.4	37.6	54.6	43.3	45.3	87.0		
1995	21.9	37.4	37.9	44.8	50.1	110.7		
1998	32.3	41.9	37.8	43.5	53.4	97.2		
2001	26.5	34.3	32.7	40.1	43.5	95.3		
2004	62.8	71.9	29.5	45.7	45.9	109.9		
2007	32.7	42.4	42.0	43.1	41.2	126.4		
Three-ye	ear change (per	rcent)						
1992	-24.0	8.0	21.1	-8.6	25.5	-22.9		
1995	-10.2	-0.5	-30.6	3.5	10.6	27.2		
1998	47.5	12.0	-0.3	-2.9	6.6	-12.2		
2001	-18.0	-18.1	-13.5	-7.8	-18.5	-2.0		
2004	137.0	109.6	-9.8	14.0	5.5	15.3		
2007	-47.9	-41.0	42.4	-5.7	-10.2	15.0		

# Percent of families with certificates of deposit By age of head



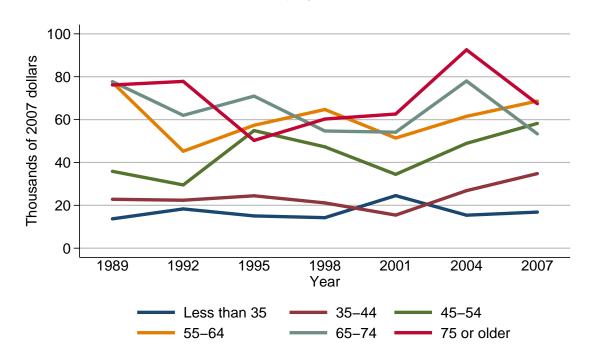
	<u>-</u>	CICCIII OI IUII	illes with cer	inicates of ac	JU311				
	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (pe	ercent)								
1989	8.6	16.6	20.1	22.4	32.0	41.7			
1992	7.4	9.0	15.9	20.5	31.1	37.7			
1995	7.2	8.1	12.5	17.1	24.0	34.7			
1998	6.2	9.4	11.8	18.6	29.9	35.9			
2001	6.3	9.8	15.2	14.4	29.7	36.5			
2004	5.6	6.7	11.9	18.1	19.9	25.7			
2007	6.7	9.0	14.3	20.5	24.2	37.0			
Three-ye	ear change (per	centage point	s)						
1992	-1.2	-7.6	-4.2	-1.9	-0.9	-4.0			
1995	-0.2	-0.9	-3.4	-3.4	-7.1	-3.0			
1998	-1.0	1.3	-0.7	1.5	5.9	1.2			
2001	0.1	0.4	3.4	-4.2	-0.2	0.6			
2004	-0.7	-3.1	-3.3	3.7	-9.8	-10.8			
2007	1.1	2.3	2.4	2.4	4.3	11.3			

## Median value of certificates of deposit for families with holdings By age of head



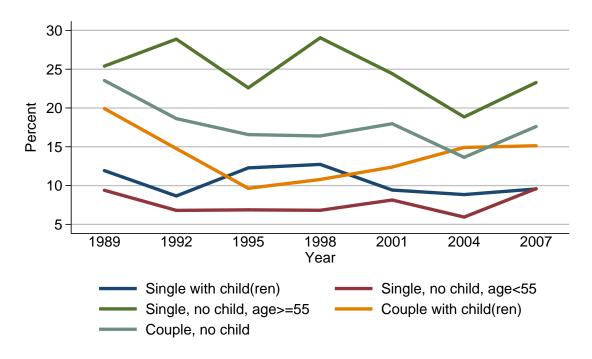
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	6.4	11.3	14.5	24.1	32.2	46.7		
1992	6.5	7.2	11.6	21.7	28.9	34.0		
1995	7.2	7.2	16.2	18.9	27.0	17.6		
1998	3.2	10.2	14.6	21.6	25.5	38.2		
2001	4.7	7.0	14.0	22.2	23.4	29.2		
2004	4.4	11.0	12.1	31.9	22.0	24.2		
2007	5.0	5.0	15.0	23.0	23.2	30.0		
Three-ye	ear change (per	cent)						
1992	1.6	-36.3	-20.0	-10.0	-10.2	-27.2		
1995	10.8	0.0	39.7	-12.9	-6.6	-48.2		
1998	-55.6	41.7	-9.9	14.3	-5.6	117.0		
2001	46.9	-31.4	-4.1	2.8	-8.2	-23.6		
2004	-6.4	57.1	-13.6	43.7	-6.0	-17.1		
2007	13.6	-54.5	24.0	-27.9	5.5	24.0		

## Mean value of certificates of deposit for families with holdings By age of head



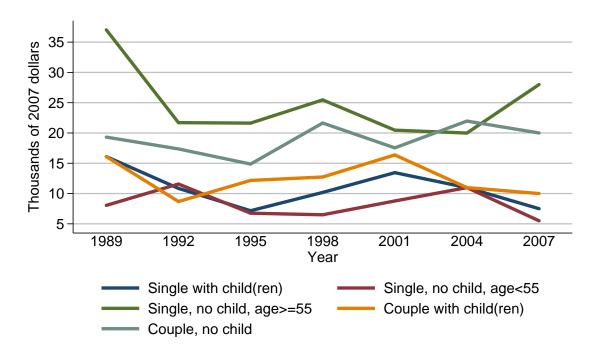
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	13.7	22.8	35.9	77.4	77.7	76.2		
1992	18.3	22.4	29.5	45.2	62.0	77.8		
1995	15.1	24.4	54.9	57.3	71.0	50.3		
1998	14.2	21.1	47.3	64.7	54.7	60.3		
2001	24.5	15.4	34.5	51.4	54.1	62.6		
2004	15.4	26.8	48.9	61.5	78.0	92.6		
2007	16.8	34.8	58.2	68.6	53.3	67.4		
Three-ye	ear change (per	cent)						
1992	33.6	-1.8	-17.8	-41.6	-20.2	2.1		
1995	-17.5	8.9	86.1	26.8	14.5	-35.3		
1998	-6.0	-13.5	-13.8	12.9	-23.0	19.9		
2001	72.5	-27.0	-27.1	-20.6	-1.1	3.8		
2004	-37.1	74.0	41.7	19.6	44.2	47.9		
2007	9.1	29.9	19.0	11.5	-31.7	-27.2		

# Percent of families with certificates of deposit By family structure



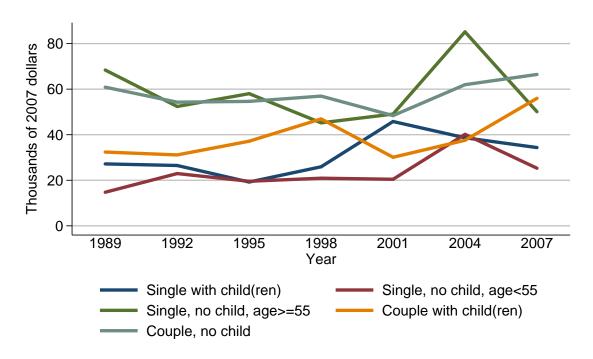
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	11.9	9.4	25.4	19.9	23.5
1992	8.7	6.8	28.9	14.8	18.6
1995	12.3	6.9	22.6	9.6	16.6
1998	12.7	6.8	29.0	10.8	16.4
2001	9.4	8.1	24.4	12.4	18.0
2004	8.8	5.9	18.8	14.9	13.6
2007	9.6	9.6	23.3	15.1	17.6
Three-ye	ar change (percei	ntage points)			
1992	-3.2	-2.6	3.5	-5.1	-4.9
1995	3.6	0.1	-6.3	-5.2	-2.0
1998	0.4	-0.1	6.4	1.2	-0.2
2001	-3.3	1.3	-4.6	1.6	1.6
2004	-0.6	-2.2	-5.6	2.5	-4.4
2007	0.8	3.7	4.5	0.2	4.0

## Median value of certificates of deposit for families with holdings By family structure



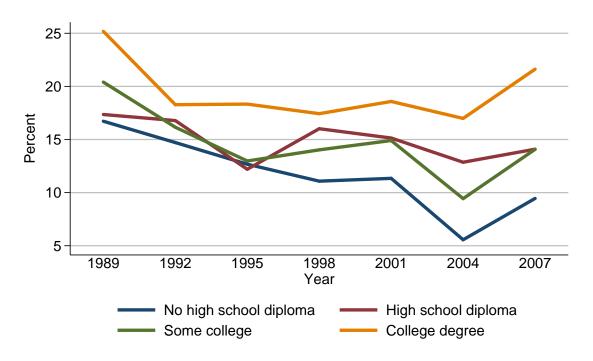
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	16.1	8.0	37.0	16.1	19.3
1992	10.9	11.6	21.7	8.7	17.4
1995	7.2	6.8	21.6	12.2	14.9
1998	10.2	6.5	25.5	12.7	21.6
2001	13.5	8.8	20.5	16.4	17.5
2004	11.0	11.0	20.0	11.0	22.0
2007	7.5	5.5	28.0	10.0	20.0
Three-ye	ar change (percei	nt)			
1992	-32.3	45.0	-41.4	-46.0	-9.8
1995	-33.9	-41.4	-0.5	40.2	-14.4
1998	41.7	-4.4	18.1	4.1	45.0
2001	32.4	35.4	-19.6	29.1	-19.0
2004	-18.5	25.0	-2.4	-32.9	25.7
2007	-31.8	-50.0	40.0	-9.1	-9.1

## Mean value of certificates of deposit for families with holdings By family structure



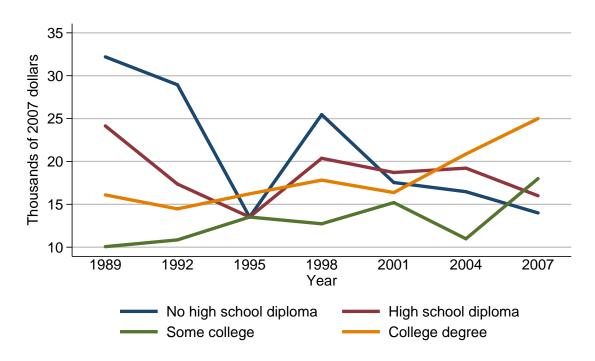
			•		· <del>-</del>		
		Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (the	ousands of 2007 o	dollars)					
1989	27.2	14.7	68.4	32.4	60.9		
1992	26.5	23.0	52.4	31.1	54.3		
1995	19.2	19.6	58.0	37.2	54.6		
1998	25.9	20.9	45.2	46.9	57.0		
2001	45.8	20.4	49.1	30.1	48.4		
2004	38.7	40.2	85.2	37.6	62.0		
2007	34.4	25.3	50.1	56.0	66.5		
Three-yea	ar change (perce	nt)					
1992	-2.6	56.5	-23.4	-4.0	-10.8		
1995	-27.5	-14.8	10.7	19.6	0.6		
1998	34.9	6.6	-22.1	26.1	4.4		
2001	76.8	-2.4	8.6	-35.8	-15.1		
2004	-15.5	97.1	73.5	24.9	28.1		
2007	-11.1	-37.1	-41.2	48.9	7.3		

# Percent of families with certificates of deposit By education of head



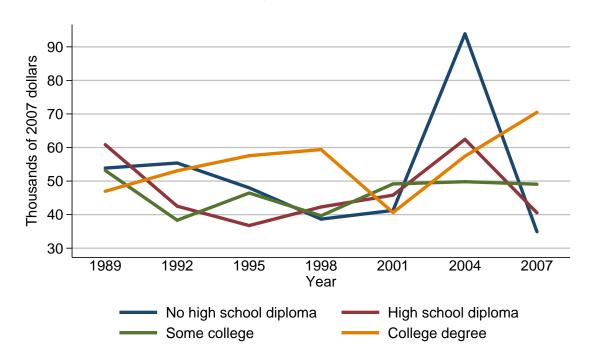
rescent or lamines with certificates of deposit						
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (per	rcent)					
1989	16.7	17.4	20.4	25.2		
1992	14.7	16.8	16.2	18.3		
1995	12.7	12.2	13.0	18.3		
1998	11.1	16.0	14.0	17.4		
2001	11.3	15.1	14.9	18.6		
2004	5.6	12.9	9.4	17.0		
2007	9.5	14.1	14.1	21.6		
Three-yea	ar change (percentage	points)				
1992	-2.0	-0.6	-4.2	-6.9		
1995	-2.0	-4.6	-3.2	0.0		
1998	-1.6	3.8	1.0	-0.9		
2001	0.2	-0.9	0.9	1.2		
2004	-5.7	-2.2	-5.5	-1.6		
2007	3.9	1.2	4.7	4.6		

## Median value of certificates of deposit for families with holdings By education of head



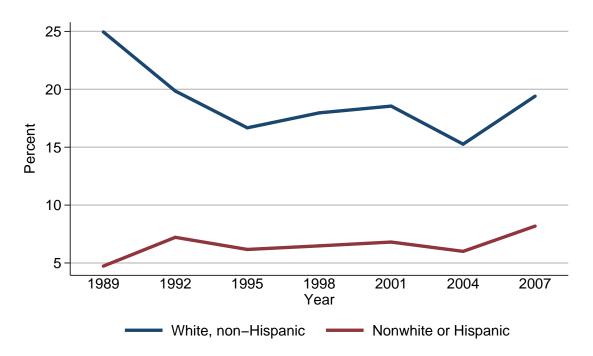
		Education	Education of head		
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars	s)			
1989	32.2	24.1	10.1	16.1	
1992	28.9	17.4	10.9	14.5	
1995	13.5	13.5	13.5	16.2	
1998	25.5	20.4	12.7	17.8	
2001	17.5	18.7	15.2	16.4	
2004	16.5	19.2	11.0	20.9	
2007	14.0	16.0	18.0	25.0	
Three-yea	ar change (percent)				
1992	-10.2	-27.8	7.9	-9.9	
1995	-53.3	-22.4	23.9	11.7	
1998	88.9	51.1	-5.9	9.9	
2001	-31.4	-8.3	19.7	-7.9	
2004	-5.7	2.7	-27.6	27.4	
2007	-15.2	-16.7	63.6	19.6	

## Mean value of certificates of deposit for families with holdings By education of head



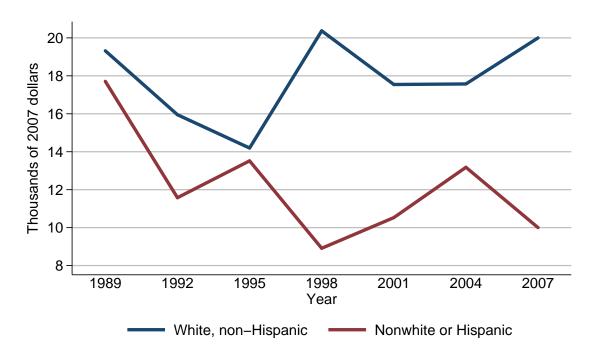
	Education of head						
Year	No high school	High school	Some college	College degree			
	diploma	diploma	-				
Level (the	ousands of 2007 dollars	5)					
1989	53.9	60.9	53.2	47.0			
1992	55.4	42.5	38.3	53.1			
1995	48.0	36.7	46.4	57.6			
1998	38.7	42.3	39.7	59.4			
2001	41.3	45.8	49.1	40.6			
2004	93.9	62.4	49.8	57.4			
2007	34.9	40.6	49.1	70.5			
Three-yea	ar change (percent)						
1992	2.8	-30.2	-28.0	13.0			
1995	-13.4	-13.6	21.1	8.5			
1998	-19.4	15.3	-14.4	3.1			
2001	6.7	8.3	23.7	-31.6			
2004	127.4	36.2	1.4	41.4			
2007	-62.8	-34.9	-1.4	22.8			

## Percent of families with certificates of deposit By race or ethnicity of respondent



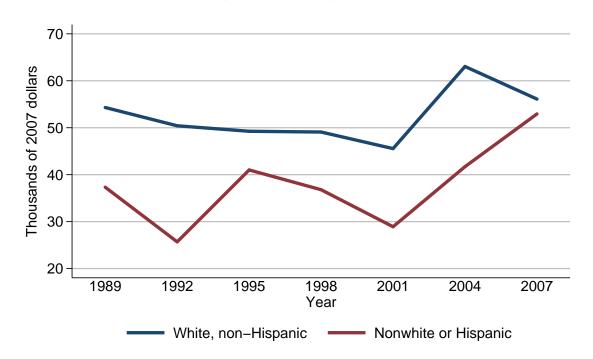
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	25.0	4.7			
1992	19.8	7.2			
1995	16.7	6.2			
1998	18.0	6.5			
2001	18.5	6.8			
2004	15.3	6.0			
2007	19.4	8.2			
Three-year chan	ge (percentage points)				
1992	-5.2	2.5			
1995	-3.1	-1.0			
1998	1.3	0.3			
2001	0.5	0.3			
2004	-3.2	-0.8			
2007	4.1	2.2			

## Median value of certificates of deposit for families with holdings By race or ethnicity of respondent



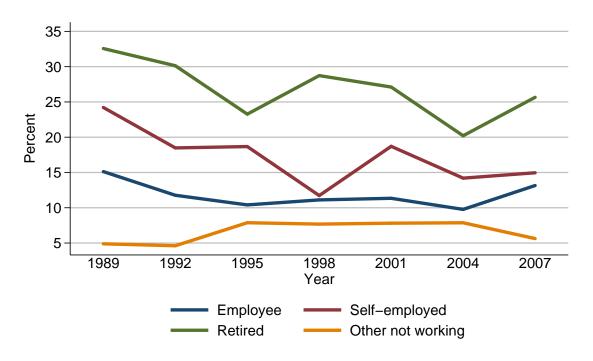
-	-			
Race or ethnicity of respondent				
White, non-Hispanic	Nonwhite or Hispanic			
of 2007 dollars)				
19.3	17.7			
15.9	11.6			
14.2	13.5			
20.4	8.9			
17.5	10.5			
17.6	13.2			
20.0	10.0			
ge (percent)				
-17.6	-34.5			
-10.7	16.4			
43.7	-34.1			
-14.2	18.0			
0.6	25.7			
13.6	-24.2			
	White, non-Hispanic s of 2007 dollars)  19.3  15.9  14.2  20.4  17.5  17.6  20.0  ge (percent)  -17.6  -10.7  43.7  -14.2  0.6			

## Mean value of certificates of deposit for families with holdings By race or ethnicity of respondent



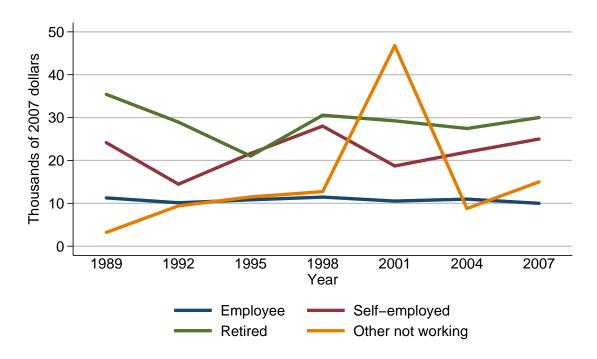
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	54.3	37.3
1992	50.4	25.7
1995	49.2	41.0
1998	49.1	36.8
2001	45.6	28.9
2004	63.0	41.7
2007	56.1	52.9
Three-year cha	ange (percent)	
1992	-7.2	-31.1
1995	-2.4	59.5
1998	-0.2	-10.2
2001	-7.1	-21.5
2004	38.2	44.3
2007	-11.0	26.9

# Percent of families with certificates of deposit By current work status of head



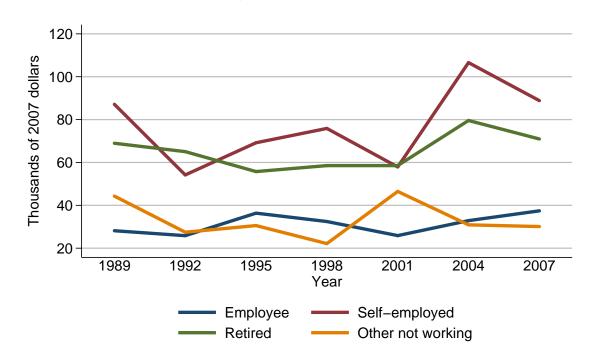
	1 01001	it of families with certifi	cates of acposit	
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perd	cent)			
1989	15.1	24.2	32.6	4.9
1992	11.8	18.5	30.1	4.6
1995	10.4	18.7	23.3	7.9
1998	11.1	11.7	28.7	7.7
2001	11.3	18.7	27.1	7.8
2004	9.8	14.2	20.2	7.9
2007	13.2	15.0	25.7	5.6
Three-year	r change (percentag	ge points)		
1992	-3.3	-5.7	-2.5	-0.3
1995	-1.4	0.2	-6.8	3.3
1998	0.7	-7.0	5.4	-0.2
2001	0.2	7.0	-1.6	0.1
2004	-1.5	-4.5	-6.9	0.1
2007	3.4	0.8	5.5	-2.3

## Median value of certificates of deposit for families with holdings By current work status of head



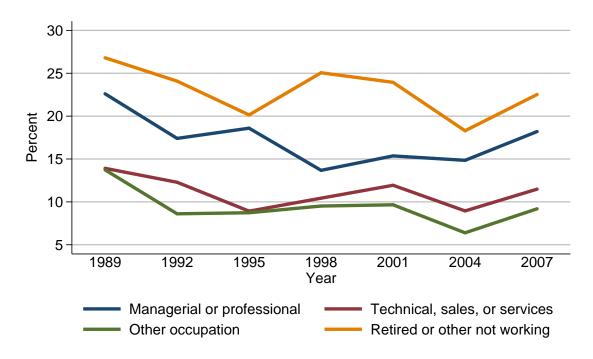
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working  3.2 9.4 11.5 12.7 46.8 8.8 15.0  193.8 22.3 10.4 268.5 -81.2		
Level (thou	usands of 2007 dolla	ars)				
1989	11.3	24.1	35.4	3.2		
1992	10.1	14.5	28.9	9.4		
1995	10.8	21.6	21.0	11.5		
1998	11.5	28.0	30.6	12.7		
2001	10.5	18.7	29.2	46.8		
2004	11.0	22.0	27.5	8.8		
2007	10.0	25.0	30.0	15.0		
Three-year	r change (percent)					
1992	-10.6	-39.8	-18.4	193.8		
1995	6.9	49.0	-27.3	22.3		
1998	6.5	29.6	45.7	10.4		
2001	-8.7	-33.2	-4.6	268.5		
2004	4.8	17.6	-5.8	-81.2		
2007	-9.1	13.6	9.1	70.5		

## Mean value of certificates of deposit for families with holdings By current work status of head



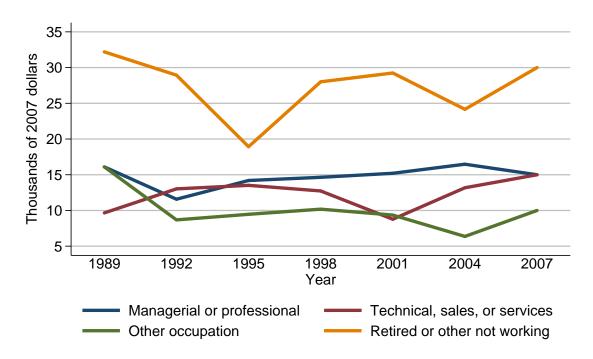
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	ısands of 2007 dolla	ars)				
1989	28.1	87.1	69.0	44.3		
1992	25.8	54.2	65.0	27.5		
1995	36.3	69.2	55.7	30.6		
1998	32.4	75.9	58.5	22.1		
2001	25.9	57.9	58.5	46.5		
2004	32.9	106.6	79.6	30.9		
2007	37.4	88.8	71.0	30.1		
Three-year	r change (percent)					
1992	-8.2	-37.8	-5.8	-37.9		
1995	40.7	27.7	-14.3	11.3		
1998	-10.7	9.7	5.0	-27.8		
2001	-20.1	-23.7	0.0	110.4		
2004	27.0	84.1	36.1	-33.5		
2007	13.7	-16.7	-10.8	-2.6		

## Percent of families with certificates of deposit By current occupation of head



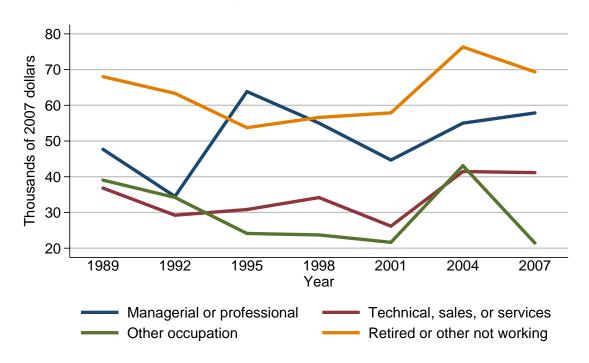
reicent or families with certificates of deposit						
	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (per	cent)					
1989	22.6	13.9	13.7	26.8		
1992	17.4	12.3	8.6	24.1		
1995	18.6	8.9	8.7	20.1		
1998	13.7	10.4	9.5	25.1		
2001	15.4	11.9	9.7	23.9		
2004	14.8	8.9	6.4	18.3		
2007	18.2	11.5	9.2	22.5		
Three-yea	r change (percentag	e points)				
1992	-5.2	-1.6	-5.1	-2.7		
1995	1.2	-3.4	0.1	-4.0		
1998	-4.9	1.5	0.8	5.0		
2001	1.7	1.5	0.2	-1.2		
2004	-0.6	-3.0	-3.3	-5.6		
2007	3.4	2.6	2.8	4.2		

### Median value of certificates of deposit for families with holdings By current occupation of head



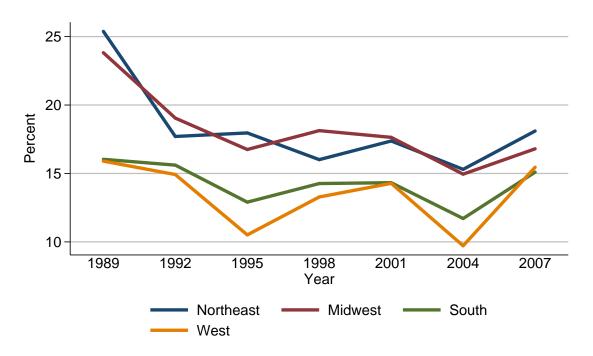
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	16.1	9.7	16.1	32.2
1992	11.6	13.0	8.7	28.9
1995	14.2	13.5	9.5	18.9
1998	14.6	12.7	10.2	28.0
2001	15.2	8.8	9.4	29.2
2004	16.5	13.2	6.4	24.2
2007	15.0	15.0	10.0	30.0
Three-yea	ar change (percent)			
1992	-28.0	34.0	-46.0	-10.2
1995	22.4	3.8	9.2	-34.6
1998	2.8	-5.9	7.4	48.1
2001	4.1	-30.7	-7.8	4.3
2004	8.6	50.0	-31.9	-17.1
2007	-9.1	13.6	56.2	24.0

### Mean value of certificates of deposit for families with holdings By current occupation of head



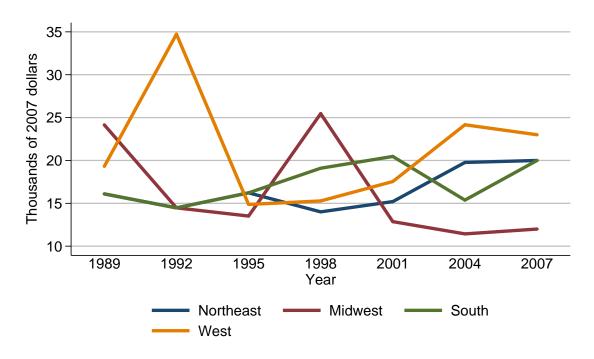
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (the	ousands of 2007 dolla	ars)			
1989	47.7	36.8	39.1	68.0	
1992	34.5	29.2	34.2	63.3	
1995	63.8	30.8	24.1	53.7	
1998	55.0	34.2	23.7	56.6	
2001	44.7	26.2	21.6	57.9	
2004	55.0	41.5	43.1	76.3	
2007	57.9	41.2	21.4	69.4	
Three-yea	ar change (percent)				
1992	-27.7	-20.7	-12.5	-6.9	
1995	84.9	5.5	-29.5	-15.2	
1998	-13.8	11.0	-1.7	5.4	
2001	-18.7	-23.4	-8.9	2.3	
2004	23.0	58.4	99.5	31.8	
2007	5.3	-0.7	-50.3	-9.0	

# Percent of families with certificates of deposit By region



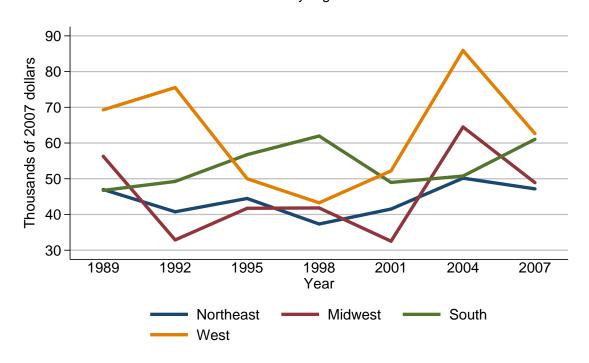
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	25.4	23.8	16.0	15.9
1992	17.7	19.0	15.6	14.9
1995	18.0	16.8	12.9	10.5
1998	16.0	18.1	14.3	13.3
2001	17.4	17.6	14.3	14.3
2004	15.3	14.9	11.7	9.7
2007	18.1	16.8	15.1	15.5
Three-year	r change (percentage	points)		
1992	-7.7	-4.8	-0.4	-1.0
1995	0.3	-2.2	-2.7	-4.4
1998	-2.0	1.3	1.4	2.8
2001	1.4	-0.5	0.0	1.0
2004	-2.1	-2.7	-2.6	-4.6
2007	2.8	1.9	3.4	5.8

## Median value of certificates of deposit for families with holdings By region



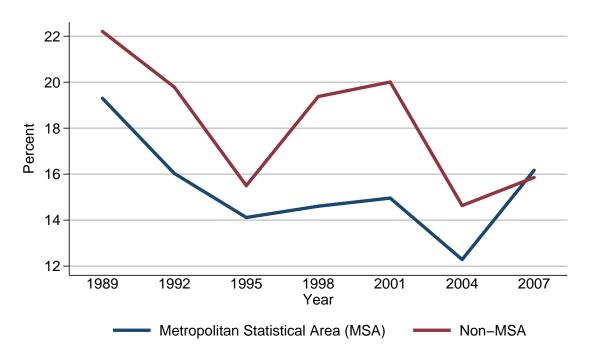
	Region				
Year	Northeast	Midwest	South	West	
Level (thou	ısands of 2007 dollar	rs)			
1989	16.1	24.1	16.1	19.3	
1992	14.5	14.5	14.5	34.7	
1995	16.2	13.5	16.2	14.9	
1998	14.0	25.5	19.1	15.3	
2001	15.2	12.9	20.5	17.5	
2004	19.8	11.4	15.4	24.2	
2007	20.0	12.0	20.0	23.0	
Three-year	r change (percent)				
1992	-9.9	-39.8	-9.9	79.8	
1995	11.7	-6.9	11.7	-57.1	
1998	-13.6	88.9	17.9	2.7	
2001	8.6	-49.4	7.3	14.4	
2004	30.3	-11.6	-24.9	38.3	
2007	1.0	5.3	29.9	-5.0	

# Mean value of certificates of deposit for families with holdings By region



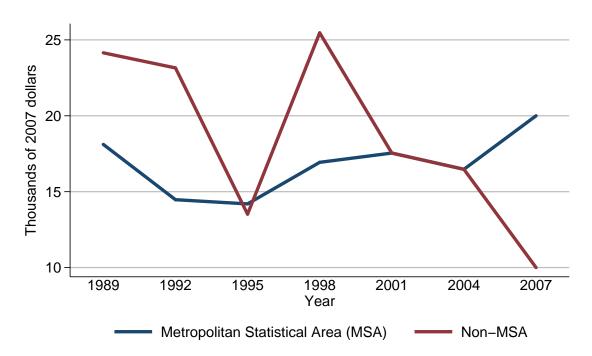
	Region				
Year	Northeast	Midwest	South	West	
Level (thou	sands of 2007 dollar	rs)			
1989	47.0	56.3	46.7	69.3	
1992	40.8	32.9	49.2	75.5	
1995	44.5	41.7	56.7	50.0	
1998	37.3	41.8	62.0	43.3	
2001	41.5	32.5	49.0	52.2	
2004	50.2	64.5	50.8	85.9	
2007	47.2	48.9	61.0	62.6	
Three-year	change (percent)				
1992	-13.2	-41.6	5.4	8.9	
1995	9.1	26.7	15.2	-33.8	
1998	-16.2	0.2	9.3	-13.4	
2001	11.3	-22.2	-21.0	20.6	
2004	21.0	98.5	3.7	64.6	
2007	-6.0	-24.2	20.1	-27.1	

# Percent of families with certificates of deposit By urbanicity



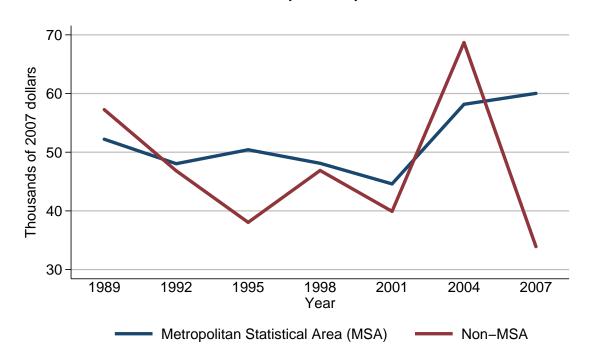
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	19.3	22.2			
1992	16.0	19.8			
1995	14.1	15.5			
1998	14.6	19.4			
2001	15.0	20.0			
2004	12.3	14.6			
2007	16.2	15.9			
Three-year o	change (percentage points)				
1992	-3.3	-2.4			
1995	-1.9	-4.3			
1998	0.5	3.9			
2001	0.4	0.6			
2004	-2.7	-5.4			
2007	3.9	1.3			

# Median value of certificates of deposit for families with holdings By urbanicity



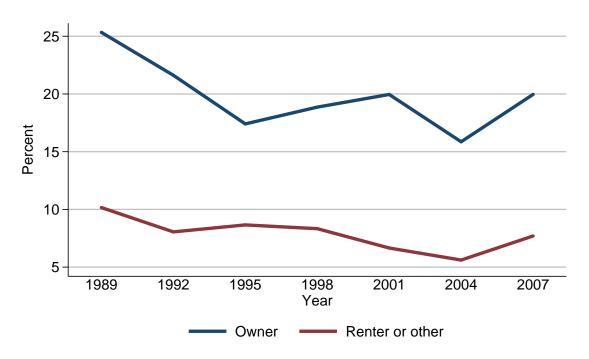
	-				
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousan	ds of 2007 dollars)				
1989	18.1	24.1			
1992	14.5	23.2			
1995	14.2	13.5			
1998	16.9	25.5			
2001	17.5	17.5			
2004	16.5	16.5			
2007	20.0	10.0			
Three-year cha	ange (percent)				
1992	-19.9	-3.7			
1995	-2.1	-41.8			
1998	19.0	88.9			
2001	3.6	-31.4			
2004	-5.7	-5.7			
2007	21.2	-39.4			

## Mean value of certificates of deposit for families with holdings By urbanicity



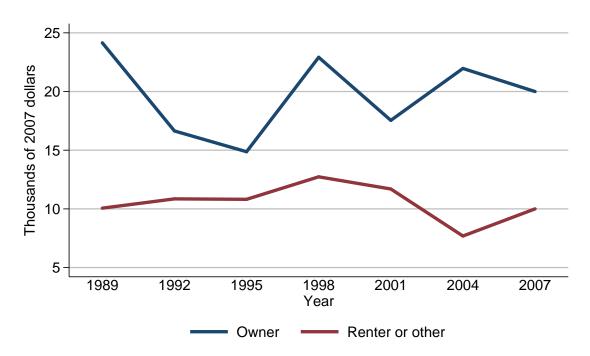
	Urbani	icity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	52.2	57.3
1992	48.0	46.8
1995	50.4	38.0
1998	48.1	46.9
2001	44.6	39.9
2004	58.2	68.7
2007	60.0	33.9
Three-year cl	hange (percent)	
1992	-8.0	-18.3
1995	5.0	-18.8
1998	-4.6	23.4
2001	-7.3	-14.9
2004	30.5	72.2
2007	3.1	-50.7

# Percent of families with certificates of deposit By housing status



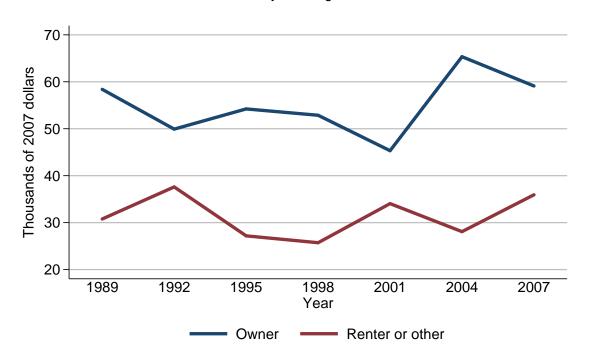
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	25.3	10.2	
1992	21.6	8.1	
1995	17.4	8.7	
1998	18.9	8.3	
2001	20.0	6.7	
2004	15.9	5.6	
2007	20.0	7.7	
Three-year change	(percentage points)		
1992	-3.7	-2.1	
1995	-4.2	0.6	
1998	1.5	-0.4	
2001	1.1	-1.6	
2004	-4.1	-1.1	
2007	4.1	2.1	

# Median value of certificates of deposit for families with holdings By housing status



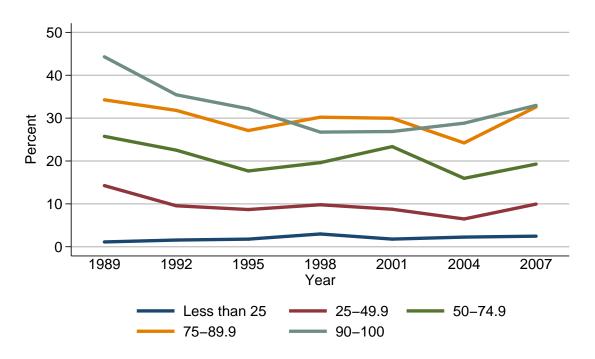
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	24.1	10.1
1992	16.6	10.9
1995	14.9	10.8
1998	22.9	12.7
2001	17.5	11.7
2004	22.0	7.7
2007	20.0	10.0
Three-year change	e (percent)	
1992	-31.1	7.9
1995	-10.2	-0.9
1998	53.7	17.6
2001	-23.6	-7.9
2004	25.7	-34.2
2007	-9.1	29.9

# Mean value of certificates of deposit for families with holdings By housing status



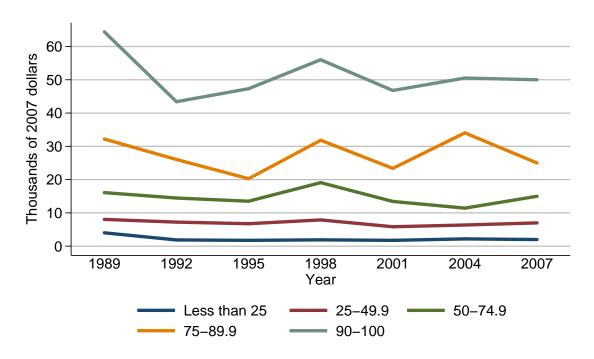
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	58.4	30.8
1992	49.9	37.6
1995	54.2	27.2
1998	52.9	25.7
2001	45.3	34.0
2004	65.3	28.1
2007	59.1	35.9
Three-year change	e (percent)	
1992	-14.6	22.1
1995	8.6	-27.7
1998	-2.4	-5.5
2001	-14.4	32.3
2004	44.2	-17.4
2007	-9.5	27.8

# Percent of families with certificates of deposit By percentile of net worth



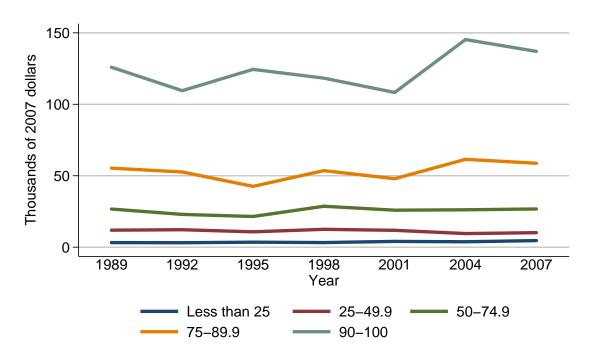
				•		
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	1.1	14.3	25.8	34.3	44.3	
1992	1.6	9.6	22.5	31.8	35.4	
1995	1.8	8.7	17.7	27.1	32.2	
1998	3.0	9.8	19.6	30.2	26.7	
2001	1.8	8.8	23.4	30.0	26.9	
2004	2.2	6.5	16.0	24.2	28.8	
2007	2.5	9.9	19.3	32.6	33.0	
Three-ye	ear change (percen	tage points)				
1992	0.5	-4.7	-3.3	-2.5	-8.9	
1995	0.2	-0.9	-4.8	-4.7	-3.2	
1998	1.2	1.1	1.9	3.1	-5.5	
2001	-1.2	-1.0	3.8	-0.2	0.2	
2004	0.4	-2.3	-7.4	-5.8	1.9	
2007	0.3	3.4	3.3	8.4	4.2	

## Median value of certificates of deposit for families with holdings By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	4.0	8.0	16.1	32.2	64.4
1992	1.9	7.2	14.5	26.0	43.4
1995	1.8	6.8	13.5	20.3	47.3
1998	1.9	7.9	19.1	31.8	56.0
2001	1.8	5.8	13.5	23.4	46.8
2004	2.2	6.4	11.4	34.0	50.5
2007	2.0	7.0	15.0	25.0	50.0
Three-ye	ear change (percen	t)			
1992	-52.5	-10.0	-9.9	-19.3	-32.6
1995	-5.3	-5.6	-6.9	-21.9	9.0
1998	5.6	16.2	41.5	56.7	18.4
2001	-5.3	-26.6	-29.3	-26.4	-16.4
2004	22.2	10.3	-15.6	45.3	7.9
2007	-9.1	9.4	31.6	-26.5	-1.0

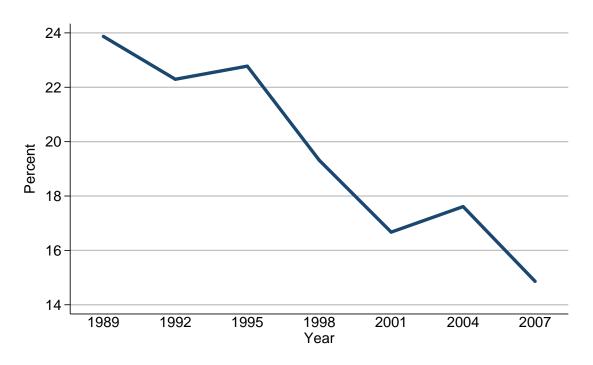
## Mean value of certificates of deposit for families with holdings By percentile of net worth



### Mean value of certificates of deposit for families with holdings

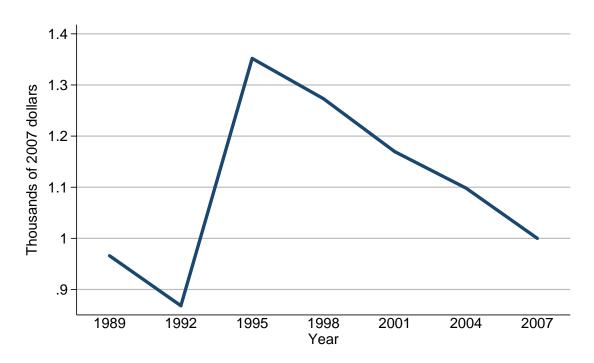
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	3.2	11.9	26.7	55.3	126.0
1992	3.1	12.2	23.0	52.6	109.5
1995	3.5	10.8	21.5	42.6	124.4
1998	3.3	12.5	28.7	53.6	118.3
2001	4.1	11.8	25.9	47.9	108.3
2004	3.8	9.5	26.2	61.5	145.3
2007	4.6	10.2	26.8	58.8	137.0
Three-ye	ear change (percen	t)			
1992	-3.1	2.5	-13.9	-4.9	-13.1
1995	12.9	-11.5	-6.5	-19.0	13.6
1998	-5.7	15.7	33.5	25.8	-4.9
2001	24.2	-5.6	-9.8	-10.6	-8.5
2004	-7.3	-19.5	1.2	28.4	34.2
2007	21.1	7.4	2.3	-4.4	-5.7

## Percent of families with savings bonds For all families



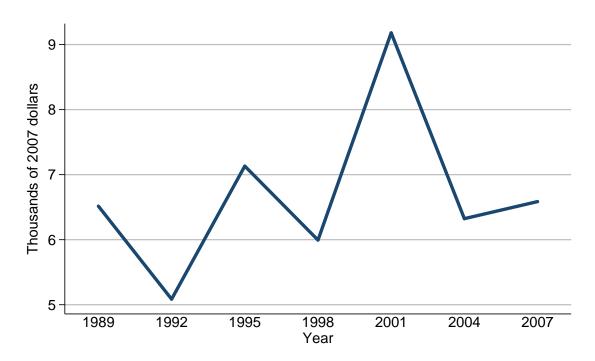
reicent of families with savings bonds					
Year	All families				
Level (percent)					
1989	23.9				
1992	22.3				
1995	22.8				
1998	19.3				
2001	16.7				
2004	17.6				
2007	14.9				
Three-year change (percentage points	s)				
1992	-1.6				
1995	0.5				
1998	-3.5				
2001	-2.6				
2004	0.9				
2007	-2.7				

# Median value of savings bonds for families with holdings For all families



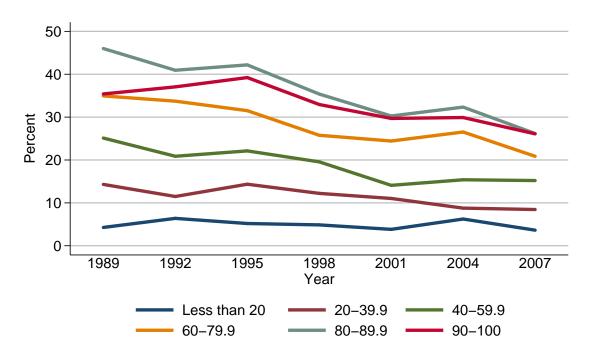
Median value of savings bolids for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	1.0					
1992	0.9					
1995	1.4					
1998	1.3					
2001	1.2					
2004	1.1					
2007	1.0					
Three-year change (percent)						
1992	-10.0					
1995	55.6					
1998	-7.1					
2001	-7.7					
2004	-8.3					
2007	-9.1					

# Mean value of savings bonds for families with holdings For all families



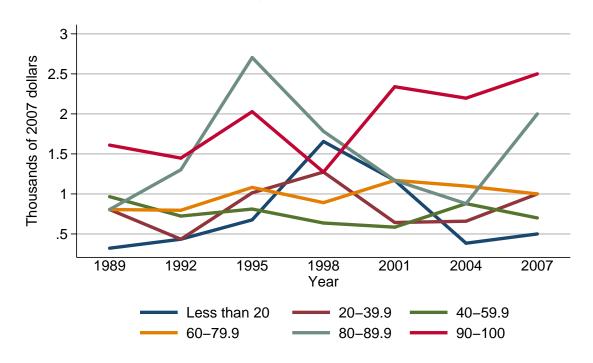
Mean value of savings bolius for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	6.5					
1992	5.1					
1995	7.1					
1998	6.0					
2001	9.2					
2004	6.3					
2007	6.6					
Three-year change (percent)						
1992	-21.5					
1995	39.2					
1998	-15.5					
2001	53.3					
2004	-31.5					
2007	4.8					

# Percent of families with savings bonds By percentile of income



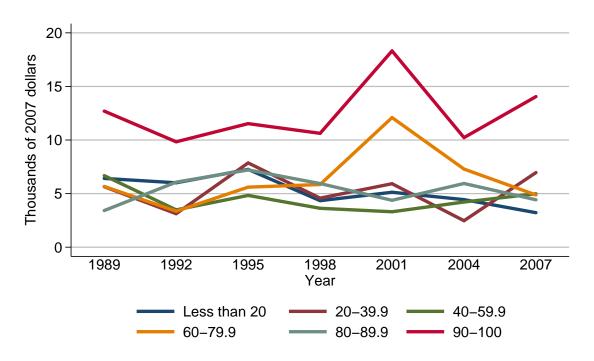
		1 0100111 01	idiiiiics with	ouvingo bona	<u> </u>				
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (pe	Level (percent)								
1989	4.3	14.3	25.1	35.0	46.0	35.4			
1992	6.4	11.5	20.9	33.7	40.9	37.1			
1995	5.2	14.4	22.1	31.5	42.2	39.2			
1998	4.9	12.2	19.6	25.8	35.4	32.9			
2001	3.8	11.0	14.1	24.4	30.3	29.7			
2004	6.2	8.8	15.4	26.5	32.3	29.9			
2007	3.6	8.5	15.2	20.9	26.2	26.1			
Three-ye	ear change (pei	rcentage point	s)						
1992	2.1	-2.8	-4.2	-1.3	-5.1	1.7			
1995	-1.2	2.9	1.2	-2.2	1.3	2.1			
1998	-0.3	-2.2	-2.5	-5.7	-6.8	-6.3			
2001	-1.1	-1.2	-5.5	-1.4	-5.1	-3.2			
2004	2.4	-2.2	1.3	2.1	2.0	0.2			
2007	-2.6	-0.3	-0.2	-5.6	-6.1	-3.8			

## Median value of savings bonds for families with holdings By percentile of income



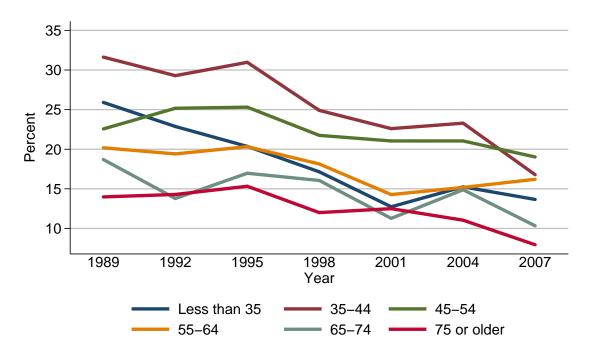
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	0.3	8.0	1.0	0.8	0.8	1.6		
1992	0.4	0.4	0.7	0.8	1.3	1.4		
1995	0.7	1.0	8.0	1.1	2.7	2.0		
1998	1.7	1.3	0.6	0.9	1.8	1.3		
2001	1.2	0.6	0.6	1.2	1.2	2.3		
2004	0.4	0.7	0.9	1.1	0.9	2.2		
2007	0.5	1.0	0.7	1.0	2.0	2.5		
Three-ye	ear change (pei	rcent)						
1992	33.3	-50.0	-30.0	0.0	62.5	-12.5		
1995	75.0	150.0	14.3	37.5	107.7	42.9		
1998	142.9	30.0	-25.0	-18.2	-33.3	-35.0		
2001	-29.4	-53.8	0.0	33.3	-33.3	76.9		
2004	-66.7	16.7	50.0	-8.3	-25.0	-4.3		
2007	25.0	42.9	-22.2	-9.1	122.2	13.6		

## Mean value of savings bonds for families with holdings By percentile of income



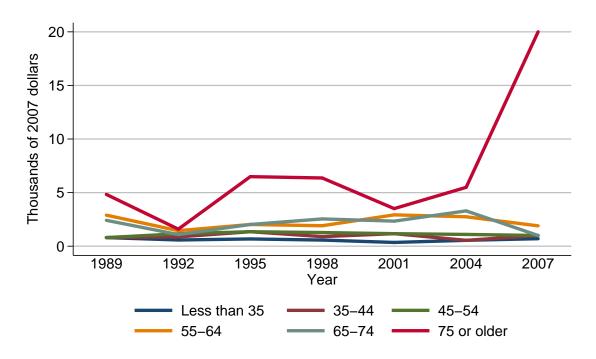
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	6.4	5.6	6.7	5.7	3.4	12.7	
1992	6.0	3.1	3.5	3.4	6.1	9.8	
1995	7.3	7.9	4.8	5.6	7.2	11.5	
1998	4.3	4.6	3.6	5.9	5.9	10.6	
2001	5.1	5.9	3.3	12.1	4.4	18.3	
2004	4.4	2.5	4.2	7.3	5.9	10.2	
2007	3.2	7.0	5.0	4.9	4.4	14.1	
Three-ye	ear change (per	rcent)					
1992	-6.2	-44.6	-47.8	-40.4	79.4	-22.8	
1995	21.7	154.8	37.1	64.7	18.0	17.3	
1998	-41.1	-41.8	-25.0	5.4	-18.1	-7.8	
2001	18.6	28.3	-8.3	105.1	-25.4	72.6	
2004	-13.7	-57.6	27.3	-39.7	34.1	-44.3	
2007	-27.3	180.0	19.0	-32.9	-25.4	38.2	

# Percent of families with savings bonds By age of head



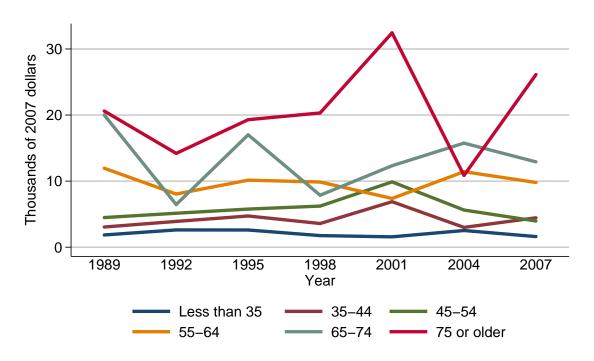
		i crociii oi	idillilics with	ouvinge bond	<u> </u>				
	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (p	ercent)								
1989	25.9	31.6	22.6	20.2	18.7	14.0			
1992	22.9	29.3	25.2	19.4	13.8	14.3			
1995	20.4	31.0	25.3	20.3	17.0	15.3			
1998	17.2	24.9	21.8	18.1	16.1	12.0			
2001	12.7	22.6	21.0	14.3	11.3	12.5			
2004	15.3	23.3	21.0	15.2	14.9	11.0			
2007	13.7	16.8	19.0	16.2	10.3	7.9			
Three-ye	ear change (per	centage point	s)						
1992	-3.0	-2.3	2.6	-0.8	-4.9	0.3			
1995	-2.5	1.7	0.1	0.9	3.2	1.0			
1998	-3.2	-6.1	-3.5	-2.2	-0.9	-3.3			
2001	-4.5	-2.3	-0.8	-3.8	-4.8	0.5			
2004	2.6	0.7	0.0	0.9	3.6	-1.5			
2007	-1.6	-6.5	-2.0	1.0	-4.6	-3.1			

## Median value of savings bonds for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	0.8	0.8	0.8	2.9	2.4	4.8			
1992	0.6	0.9	1.2	1.4	1.1	1.6			
1995	0.7	1.4	1.4	2.0	2.0	6.5			
1998	0.6	0.9	1.3	1.9	2.5	6.4			
2001	0.4	1.2	1.2	2.9	2.3	3.5			
2004	0.5	0.5	1.1	2.7	3.3	5.5			
2007	0.7	1.0	1.0	1.9	1.0	20.0			
Three-ye	ear change (per	cent)							
1992	-25.0	12.5	50.0	-51.7	-54.2	-66.7			
1995	16.7	55.6	16.7	42.9	81.8	306.2			
1998	-14.3	-35.7	-7.1	-5.0	25.0	-1.5			
2001	-33.3	33.3	-7.7	52.6	-8.0	-45.3			
2004	25.0	-58.3	-8.3	-6.9	43.5	57.1			
2007	40.0	100.0	-9.1	-29.6	-69.7	263.6			

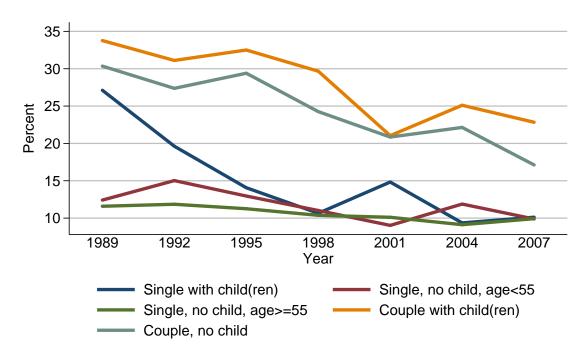
## Mean value of savings bonds for families with holdings By age of head



Mean value of savings bonds for families with holdings

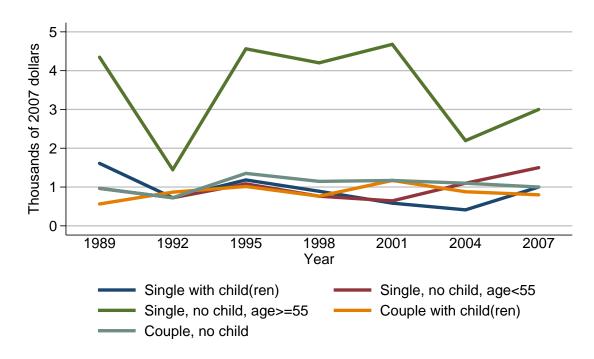
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	1.9	3.1	4.5	12.0	20.0	20.6		
1992	2.6	3.9	5.1	8.0	6.5	14.2		
1995	2.6	4.7	5.8	10.1	17.0	19.3		
1998	1.8	3.6	6.2	9.9	7.9	20.3		
2001	1.6	6.9	9.9	7.4	12.3	32.4		
2004	2.5	3.0	5.6	11.4	15.8	10.9		
2007	1.6	4.4	4.0	9.8	12.9	26.1		
Three-ye	ear change (per	cent)						
1992	36.8	25.8	13.3	-33.3	-67.5	-31.1		
1995	0.0	20.5	13.7	26.2	161.5	35.9		
1998	-30.8	-23.4	6.9	-2.0	-53.5	5.2		
2001	-11.1	91.7	59.7	-25.3	55.7	59.6		
2004	56.2	-56.5	-43.4	54.1	28.5	-66.4		
2007	-36.0	46.7	-28.6	-14.0	-18.4	139.4		

# Percent of families with savings bonds By family structure



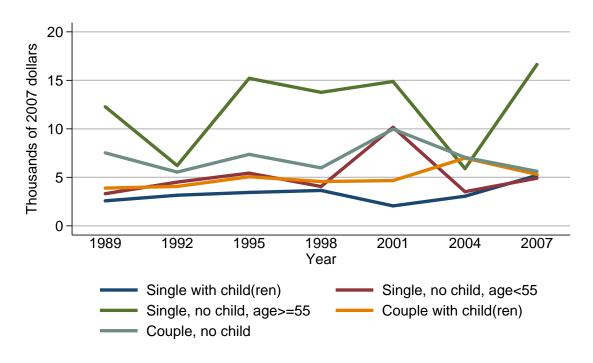
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (pe	ercent)							
1989	27.1	12.4	11.6	33.8	30.4			
1992	19.6	15.0	11.9	31.1	27.4			
1995	14.1	13.0	11.3	32.5	29.4			
1998	10.6	11.0	10.4	29.7	24.3			
2001	14.8	9.0	10.1	21.0	20.9			
2004	9.4	11.9	9.1	25.1	22.1			
2007	10.1	9.9	9.9	22.8	17.1			
Three-ye	ar change (perce	ntage points)						
1992	-7.5	2.6	0.3	-2.7	-3.0			
1995	-5.5	-2.0	-0.6	1.4	2.0			
1998	-3.5	-2.0	-0.9	-2.8	-5.1			
2001	4.2	-2.0	-0.3	-8.7	-3.4			
2004	-5.4	2.9	-1.0	4.1	1.2			
2007	0.7	-2.0	0.8	-2.3	-5.0			

## Median value of savings bonds for families with holdings By family structure



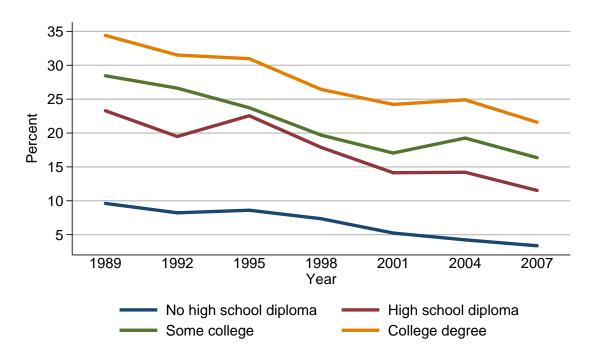
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	1.6	1.0	4.3	0.6	1.0			
1992	0.7	0.7	1.4	0.9	0.7			
1995	1.2	1.1	4.6	1.0	1.4			
1998	0.9	8.0	4.2	0.8	1.1			
2001	0.6	0.6	4.7	1.2	1.2			
2004	0.4	1.1	2.2	0.9	1.1			
2007	1.0	1.5	3.0	8.0	1.0			
Three-ye	ar change (percei	nt)						
1992	-56.2	-30.0	-67.4	50.0	-30.0			
1995	71.4	57.1	228.6	11.1	100.0			
1998	-25.0	-27.3	-8.7	-20.0	-21.4			
2001	-33.3	-25.0	11.9	50.0	9.1			
2004	-33.3	83.3	-53.2	-25.0	-8.3			
2007	150.0	36.4	36.4	-11.1	-9.1			

## Mean value of savings bonds for families with holdings By family structure



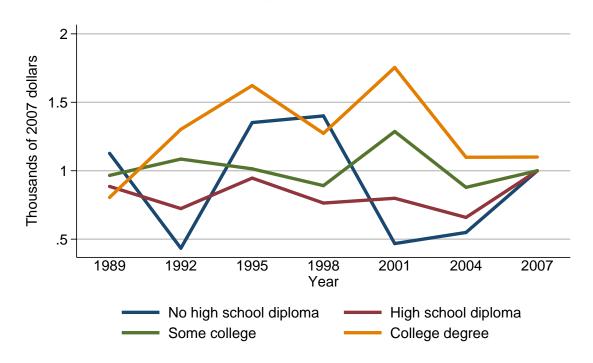
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	2.6	3.3	12.3	3.9	7.5	
1992	3.2	4.5	6.2	4.1	5.5	
1995	3.4	5.4	15.2	5.1	7.4	
1998	3.6	4.1	13.8	4.6	6.0	
2001	2.1	10.2	14.9	4.7	10.0	
2004	3.1	3.5	5.9	7.0	7.1	
2007	5.2	4.9	16.6	5.3	5.6	
Three-yea	ar change (perce	nt)				
1992	23.1	36.4	-49.6	5.1	-26.7	
1995	6.2	20.0	145.2	24.4	34.5	
1998	5.9	-24.1	-9.2	-9.8	-18.9	
2001	-41.7	148.8	8.0	2.2	66.7	
2004	47.6	-65.7	-60.4	48.9	-29.0	
2007	67.7	40.0	181.4	-24.3	-21.1	

# Percent of families with savings bonds By education of head



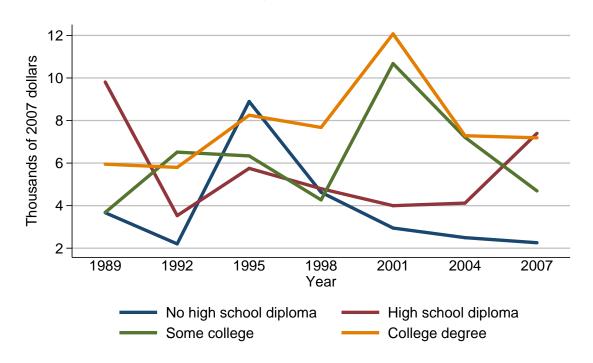
		one or rainings with	sarmige benue	
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	9.6	23.3	28.5	34.4
1992	8.2	19.5	26.6	31.5
1995	8.6	22.6	23.7	31.0
1998	7.4	17.9	19.7	26.4
2001	5.2	14.1	17.0	24.2
2004	4.2	14.2	19.3	24.9
2007	3.4	11.5	16.4	21.6
Three-yea	ar change (percentage	points)		
1992	-1.4	-3.8	-1.9	-2.9
1995	0.4	3.1	-2.9	-0.5
1998	-1.2	-4.7	-4.0	-4.6
2001	-2.2	-3.8	-2.7	-2.2
2004	-1.0	0.1	2.3	0.7
2007	-0.8	-2.7	-2.9	-3.3

## Median value of savings bonds for families with holdings By education of head



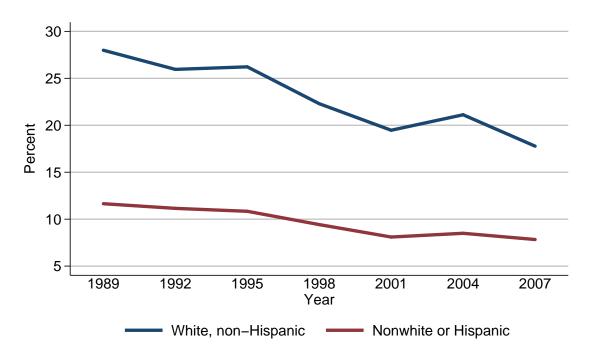
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	1.1	0.9	1.0	0.8
1992	0.4	0.7	1.1	1.3
1995	1.4	0.9	1.0	1.6
1998	1.4	0.8	0.9	1.3
2001	0.5	0.8	1.3	1.8
2004	0.5	0.7	0.9	1.1
2007	1.0	1.0	1.0	1.1
Three-yea	ar change (percent)			
1992	-63.6	-22.2	10.0	62.5
1995	250.0	28.6	-9.1	23.1
1998	0.0	-11.1	-10.0	-18.8
2001	-64.3	0.0	44.4	38.5
2004	0.0	-12.5	-30.8	-38.9
2007	100.0	42.9	11.1	0.0

## Mean value of savings bonds for families with holdings By education of head



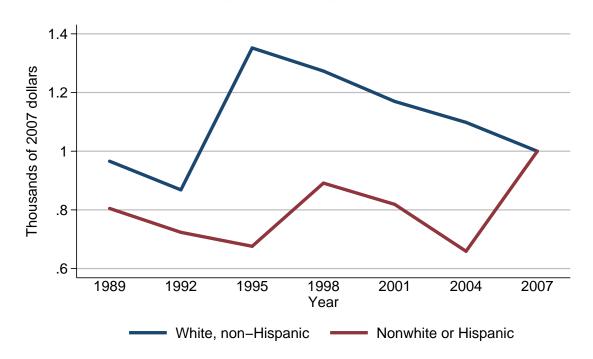
		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	3.7	9.8	3.7	5.9		
1992	2.2	3.5	6.5	5.8		
1995	8.9	5.8	6.3	8.3		
1998	4.6	4.8	4.3	7.7		
2001	2.9	4.0	10.7	12.1		
2004	2.5	4.1	7.2	7.3		
2007	2.3	7.4	4.7	7.2		
Three-yea	ar change (percent)					
1992	-40.5	-64.3	75.7	-1.7		
1995	304.5	65.7	-3.1	43.1		
1998	-48.3	-17.2	-31.7	-7.2		
2001	-37.0	-16.7	148.8	57.1		
2004	-13.8	2.5	-32.7	-39.7		
2007	-8.0	80.5	-34.7	-1.4		

# Percent of families with savings bonds By race or ethnicity of respondent



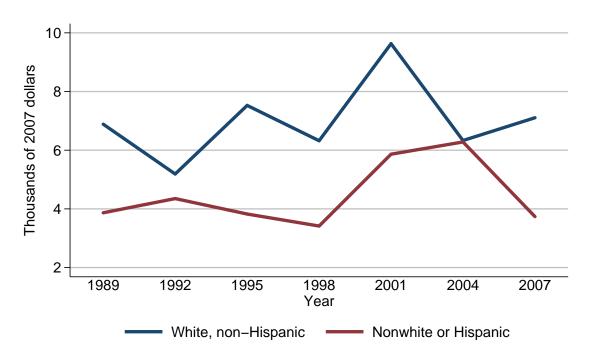
		····go 20:140
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	28.0	11.6
1992	26.0	11.2
1995	26.2	10.8
1998	22.3	9.4
2001	19.5	8.1
2004	21.1	8.5
2007	17.8	7.8
Three-year char	nge (percentage points)	
1992	-2.0	-0.4
1995	0.2	-0.4
1998	-3.9	-1.4
2001	-2.8	-1.3
2004	1.6	0.4
2007	-3.3	-0.7

## Median value of savings bonds for families with holdings By race or ethnicity of respondent



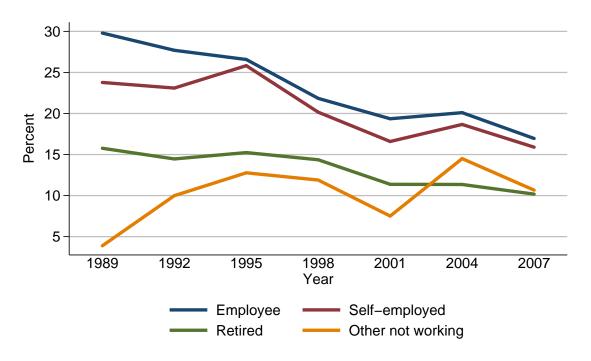
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	1.0	0.8
1992	0.9	0.7
1995	1.4	0.7
1998	1.3	0.9
2001	1.2	0.8
2004	1.1	0.7
2007	1.0	1.0
Three-year cha	nge (percent)	
1992	-10.0	-12.5
1995	55.6	0.0
1998	-7.1	28.6
2001	-7.7	-11.1
2004	-8.3	-12.5
2007	-9.1	42.9

## Mean value of savings bonds for families with holdings By race or ethnicity of respondent



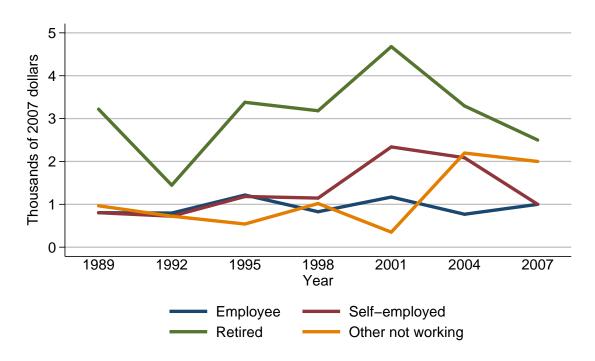
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	6.9	3.9			
1992	5.2	4.4			
1995	7.5	3.8			
1998	6.3	3.4			
2001	9.6	5.9			
2004	6.3	6.3			
2007	7.1	3.7			
Three-year cha	nge (percent)				
1992	-24.6	12.8			
1995	44.2	-13.6			
1998	-16.0	-10.5			
2001	52.4	73.5			
2004	-34.4	6.8			
2007	12.7	-41.3			

# Percent of families with savings bonds By current work status of head



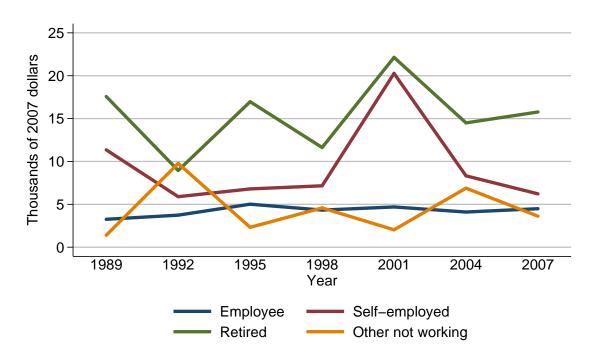
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (perd	cent)					
1989	29.8	23.8	15.8	3.9		
1992	27.7	23.1	14.5	10.0		
1995	26.6	25.8	15.2	12.8		
1998	21.8	20.2	14.4	11.9		
2001	19.4	16.6	11.4	7.5		
2004	20.1	18.7	11.4	14.5		
2007	17.0	15.9	10.2	10.7		
Three-year	r change (percentag	ge points)				
1992	-2.1	-0.7	-1.3	6.1		
1995	-1.1	2.7	0.7	2.8		
1998	-4.8	-5.6	-0.8	-0.9		
2001	-2.4	-3.6	-3.0	-4.4		
2004	0.7	2.1	0.0	7.0		
2007	-3.1	-2.8	-1.2	-3.8		

## Median value of savings bonds for families with holdings By current work status of head



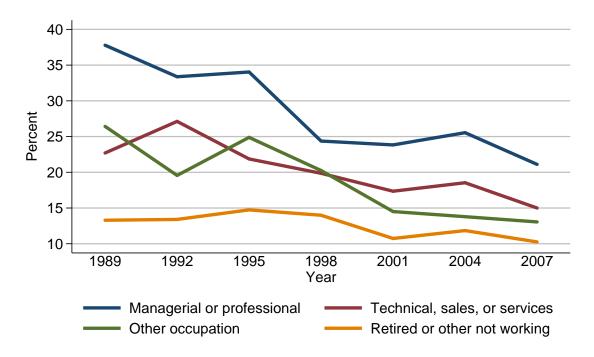
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	0.8	0.8	3.2	1.0
1992	0.8	0.7	1.4	0.7
1995	1.2	1.2	3.4	0.5
1998	0.8	1.1	3.2	1.0
2001	1.2	2.3	4.7	0.4
2004	0.8	2.1	3.3	2.2
2007	1.0	1.0	2.5	2.0
Three-year	r change (percent)			
1992	0.0	-12.5	-56.2	-30.0
1995	50.0	71.4	142.9	-28.6
1998	-33.3	-8.3	-5.9	100.0
2001	50.0	109.1	46.9	-60.0
2004	-33.3	-8.7	-29.8	450.0
2007	25.0	-52.4	-24.2	-9.1

## Mean value of savings bonds for families with holdings By current work status of head



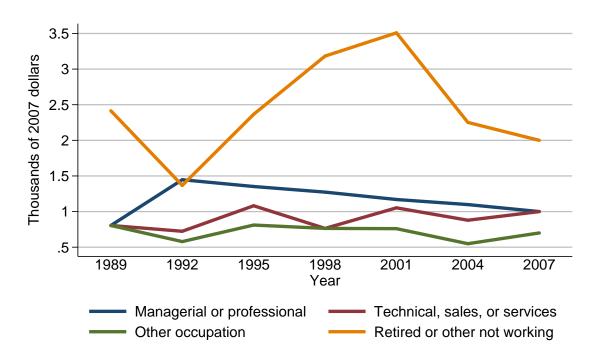
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	3.3	11.4	17.6	1.4
1992	3.7	5.9	8.9	9.8
1995	5.0	6.8	17.0	2.3
1998	4.3	7.2	11.6	4.6
2001	4.7	20.3	22.1	2.0
2004	4.1	8.3	14.5	6.9
2007	4.5	6.2	15.8	3.6
Three-year	r change (percent)			
1992	12.1	-48.2	-49.4	600.0
1995	35.1	15.3	91.0	-76.5
1998	-14.0	5.9	-31.8	100.0
2001	9.3	181.9	90.5	-56.5
2004	-12.8	-59.1	-34.4	245.0
2007	9.8	-25.3	9.0	-47.8

# Percent of families with savings bonds By current occupation of head



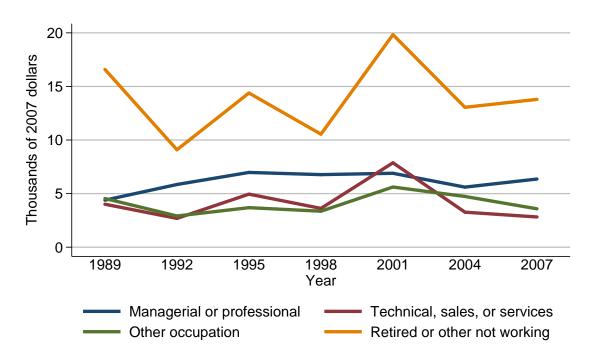
	1 010	cent of families with se	wings bonds	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	cent)			
1989	37.8	22.7	26.4	13.3
1992	33.4	27.1	19.6	13.4
1995	34.0	21.9	24.9	14.7
1998	24.4	19.9	20.2	14.0
2001	23.8	17.4	14.5	10.7
2004	25.5	18.5	13.8	11.8
2007	21.1	15.0	13.1	10.3
Three-yea	r change (percentag	e points)		
1992	-4.4	4.4	-6.8	0.1
1995	0.6	-5.2	5.3	1.3
1998	-9.6	-2.0	-4.7	-0.7
2001	-0.6	-2.5	-5.7	-3.3
2004	1.7	1.1	-0.7	1.1
2007	-4.4	-3.5	-0.7	-1.5

## Median value of savings bonds for families with holdings By current occupation of head



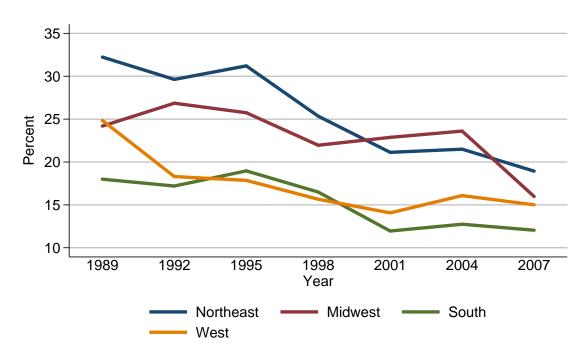
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	0.8	0.8	0.8	2.4
1992	1.4	0.7	0.6	1.4
1995	1.4	1.1	0.8	2.4
1998	1.3	0.8	0.8	3.2
2001	1.2	1.1	0.8	3.5
2004	1.1	0.9	0.5	2.3
2007	1.0	1.0	0.7	2.0
Three-yea	ar change (percent)			
1992	75.0	-12.5	-25.0	-41.7
1995	0.0	57.1	33.3	71.4
1998	-7.1	-27.3	0.0	33.3
2001	-7.7	37.5	0.0	9.4
2004	-8.3	-18.2	-37.5	-34.3
2007	-9.1	11.1	40.0	-13.0

## Mean value of savings bonds for families with holdings By current occupation of head



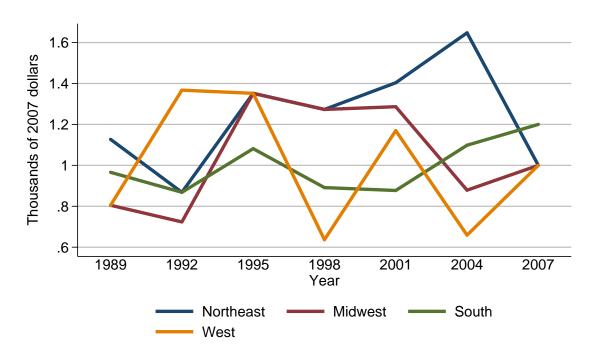
		Current occupa	ation of head	
Year	Managerial or Technical, sales,		Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	4.4	4.0	4.5	16.6
1992	5.9	2.7	2.9	9.1
1995	7.0	5.0	3.7	14.4
1998	6.8	3.6	3.4	10.5
2001	6.9	7.9	5.6	19.8
2004	5.6	3.3	4.7	13.1
2007	6.4	2.8	3.6	13.8
Three-yea	ar change (percent)			
1992	34.1	-32.5	-35.6	-45.2
1995	18.6	85.2	27.6	58.2
1998	-2.9	-28.0	-8.1	-27.1
2001	1.5	119.4	64.7	88.6
2004	-18.8	-58.2	-16.1	-33.8
2007	14.3	-15.2	-23.4	5.3

# Percent of families with savings bonds By region

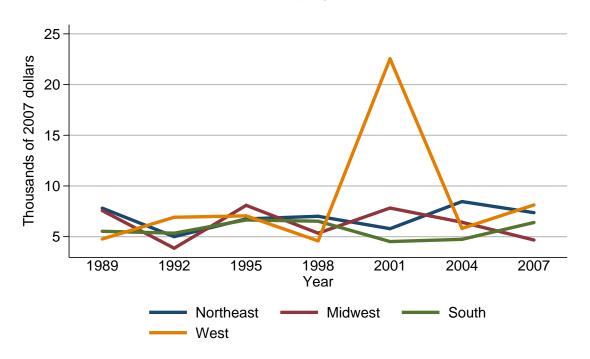


	1 0.0	cit of families with s	armgo bondo				
	Region						
Year	Northeast	Midwest	South	West			
Level (perd	cent)						
1989	32.2	24.2	18.0	24.8			
1992	29.6	26.9	17.2	18.3			
1995	31.2	25.7	19.0	17.9			
1998	25.3	22.0	16.5	15.7			
2001	21.1	22.9	12.0	14.1			
2004	21.5	23.6	12.7	16.1			
2007	18.9	16.0	12.0	15.0			
Three-year	r change (percentage	e points)					
1992	-2.6	2.7	-0.8	-6.5			
1995	1.6	-1.2	1.8	-0.4			
1998	-5.9	-3.7	-2.5	-2.2			
2001	-4.2	0.9	-4.5	-1.6			
2004	0.4	0.7	0.7	2.0			
2007	-2.6	-7.6	-0.7	-1.1			

## Median value of savings bonds for families with holdings By region



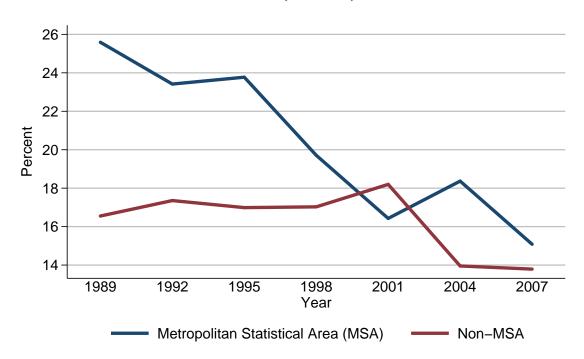
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	1.1	0.8	1.0	0.8
1992	0.9	0.7	0.9	1.4
1995	1.4	1.4	1.1	1.4
1998	1.3	1.3	0.9	0.6
2001	1.4	1.3	0.9	1.2
2004	1.6	0.9	1.1	0.7
2007	1.0	1.0	1.2	1.0
Three-year	r change (percent)			
1992	-18.2	-12.5	-10.0	75.0
1995	55.6	100.0	22.2	0.0
1998	-7.1	-7.1	-18.2	-57.1
2001	7.7	0.0	0.0	100.0
2004	14.3	-30.8	22.2	-41.7
2007	-37.5	11.1	9.1	42.9



Mean value of savings bonds for families with holdings

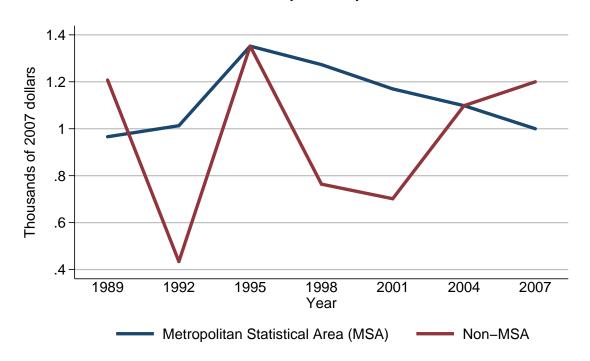
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	7.8	7.6	5.5	4.8
1992	5.0	3.9	5.3	6.9
1995	6.7	8.1	6.6	7.1
1998	7.0	5.3	6.5	4.6
2001	5.8 7.8 4.5		4.5	22.5
2004	8.5	6.4	4.7	5.8
2007	7.4	4.7	6.4	8.1
Three-year	r change (percent)			
1992	-35.9	-48.7	-3.6	43.8
1995	34.0	107.7	24.5	2.9
1998	4.5	-34.6	-1.5	-35.2
2001	-17.1	47.2	-30.8	389.1
2004	46.6	-17.9	4.4	-74.2
2007	-12.9	-26.6	36.2	39.7

# Percent of families with savings bonds By urbanicity



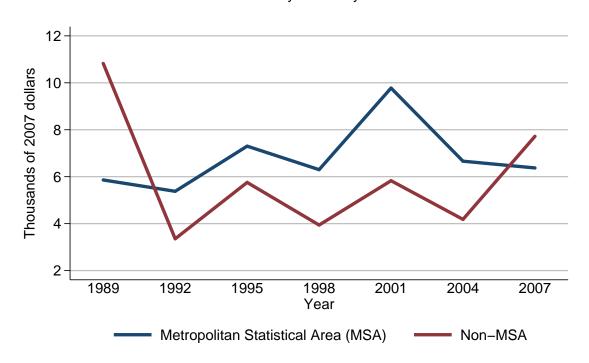
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	25.6	16.6
1992	23.4	17.4
1995	23.8	17.0
1998	19.7	17.0
2001	16.4	18.2
2004	18.4	14.0
2007	15.1	13.8
Three-year c	hange (percentage points)	
1992	-2.2	0.8
1995	0.4	-0.4
1998	-4.1	0.0
2001	-3.3	1.2
2004	2.0	-4.2
2007	-3.3	-0.2

## Median value of savings bonds for families with holdings By urbanicity



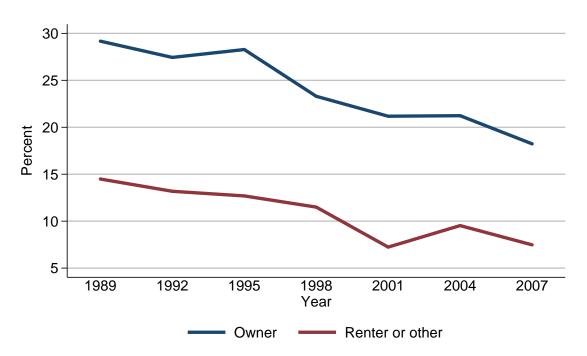
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	1.0	1.2			
1992	1.0	0.4			
1995	1.4	1.4			
1998	1.3	0.8			
2001	1.2	0.7			
2004	1.1	1.1			
2007	1.0	1.2			
Three-year ch	nange (percent)				
1992	0.0	-66.7			
1995	40.0	250.0			
1998	-7.1	-42.9			
2001	-7.7	-12.5			
2004	-8.3	57.1			
2007	-9.1	9.1			

# Mean value of savings bonds for families with holdings By urbanicity



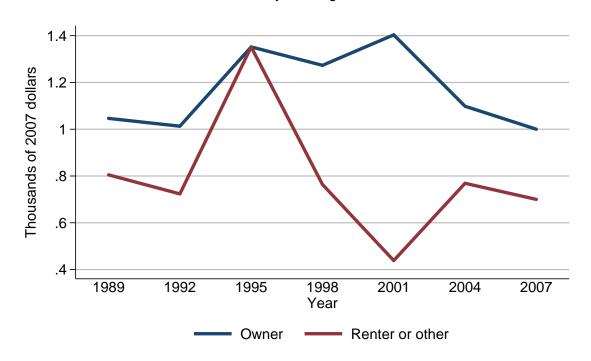
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	5.9	10.8			
1992	5.4	3.4			
1995	7.3	5.8			
1998	6.3	3.9			
2001	9.8	5.8			
2004	6.7	4.2			
2007	6.4	7.7			
Three-year ch	nange (percent)				
1992	-8.5	-68.5			
1995	35.2	70.6			
1998	-13.7	-32.8			
2001	55.6	48.7			
2004	-31.6	-27.6			
2007	-4.5	83.3			

# Percent of families with savings bonds By housing status



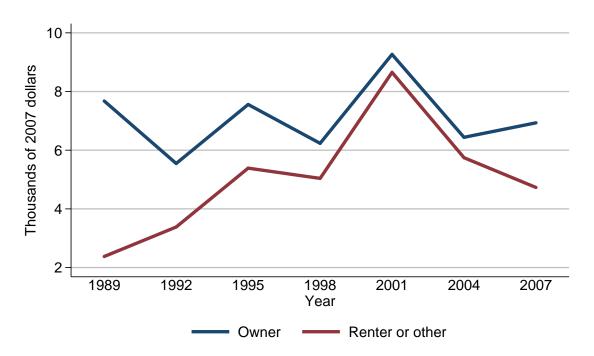
	1 Crocite of families with a				
	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	29.2	14.5			
1992	27.4	13.2			
1995	28.3	12.7			
1998	23.3	11.5			
2001	21.2	7.2			
2004	21.2	9.5			
2007	18.2	7.5			
Three-year chang	ge (percentage points)				
1992	-1.8	-1.3			
1995	0.9	-0.5			
1998	-5.0	-1.2			
2001	-2.1	-4.3			
2004	0.0	2.3			
2007	-3.0	-2.0			

# Median value of savings bonds for families with holdings By housing status



-	Hou	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	1.0	0.8
1992	1.0	0.7
1995	1.4	1.4
1998	1.3	0.8
2001	1.4	0.4
2004	1.1	0.8
2007	1.0	0.7
Three-year chang	ne (percent)	
1992	0.0	-12.5
1995	40.0	100.0
1998	-7.1	-42.9
2001	7.7	-50.0
2004	-21.4	100.0
2007	-9.1	-12.5

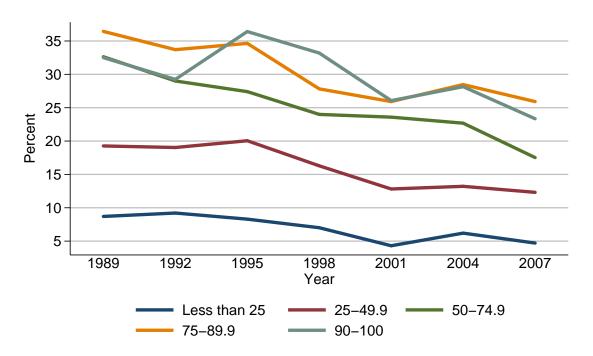
# Mean value of savings bonds for families with holdings By housing status



Mean value of savings bonds for families with holdings

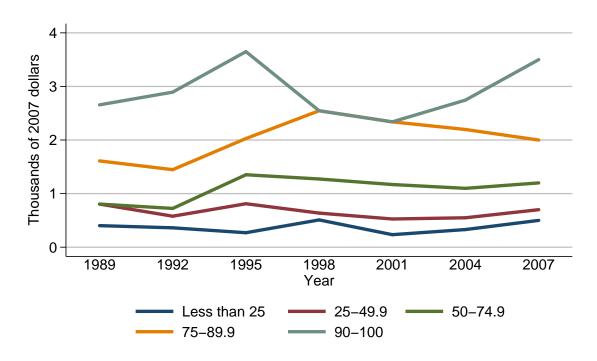
	Hous	sing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	7.7	2.4		
1992	5.5	3.4		
1995	7.6	5.4		
1998	6.2	5.0		
2001	9.3	8.7		
2004	6.4	5.7		
2007	6.9	4.7		
Three-year change	e (percent)			
1992	-28.6	41.7		
1995	38.2	58.8		
1998	-18.4	-7.4		
2001	50.0	74.0		
2004	-31.2	-34.5		
2007	7.8	-17.5		

# Percent of families with savings bonds By percentile of net worth



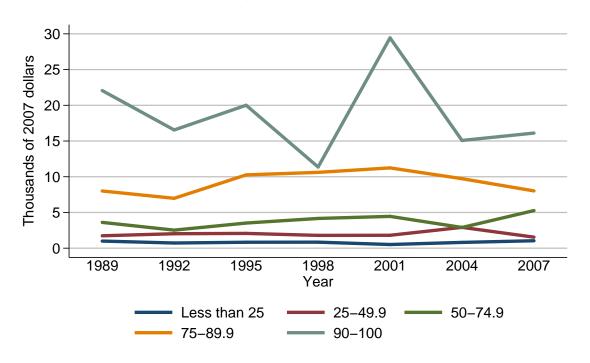
r crock of lamines with savings bolids						
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	8.7	19.3	32.6	36.4	32.5	
1992	9.2	19.0	29.0	33.7	29.2	
1995	8.3	20.0	27.4	34.6	36.4	
1998	7.0	16.3	24.0	27.8	33.2	
2001	4.3	12.8	23.6	25.9	26.1	
2004	6.2	13.2	22.7	28.5	28.1	
2007	4.7	12.3	17.5	25.9	23.3	
Three-ye	ear change (percen	tage points)				
1992	0.5	-0.3	-3.6	-2.7	-3.3	
1995	-0.9	1.0	-1.6	0.9	7.2	
1998	-1.3	-3.7	-3.4	-6.8	-3.2	
2001	-2.7	-3.5	-0.4	-1.9	-7.1	
2004	1.9	0.4	-0.9	2.6	2.0	
2007	-1.5	-0.9	-5.2	-2.6	-4.8	

## Median value of savings bonds for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (the	ousands of 2007 d	ollars)				
1989	0.4	0.8	0.8	1.6	2.7	
1992	0.4	0.6	0.7	1.4	2.9	
1995	0.3	0.8	1.4	2.0	3.7	
1998	0.5	0.6	1.3	2.5	2.5	
2001	0.2	0.5	1.2	2.3	2.3	
2004	0.3	0.5	1.1	2.2	2.7	
2007	0.5	0.7	1.2	2.0	3.5	
Three-ye	ear change (percen	t)				
1992	0.0	-25.0	-12.5	-12.5	7.4	
1995	-25.0	33.3	100.0	42.9	27.6	
1998	66.7	-25.0	-7.1	25.0	-32.4	
2001	-60.0	-16.7	-7.7	-8.0	-8.0	
2004	50.0	0.0	-8.3	-4.3	17.4	
2007	66.7	40.0	9.1	-9.1	29.6	

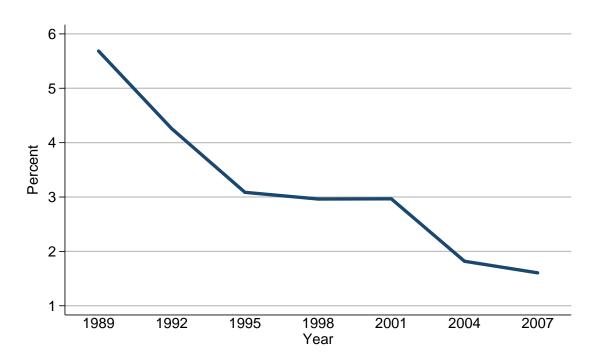
## Mean value of savings bonds for families with holdings By percentile of net worth



### Mean value of savings bonds for families with holdings

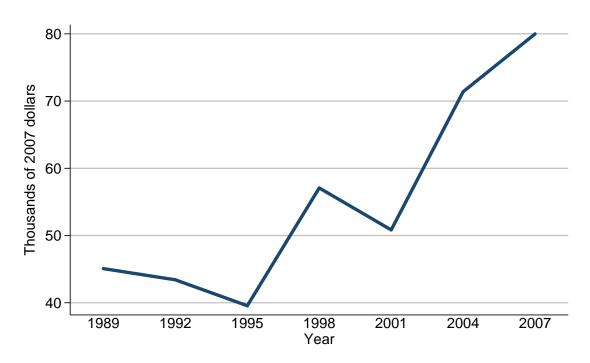
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (the	ousands of 2007 d	ollars)			
1989	1.0	1.7	3.6	8.0	22.1
1992	0.7	2.0	2.5	7.0	16.6
1995	0.8	2.1	3.5	10.3	20.0
1998	0.8	1.8	4.2	10.6	11.4
2001	0.5	1.8	4.5	11.2	29.4
2004	8.0	2.9	2.9	9.7	15.1
2007	1.0	1.5	5.3	8.0	16.1
Three-ye	ear change (percen	t)			
1992	-30.0	17.6	-30.6	-12.5	-24.9
1995	14.3	5.0	40.0	47.1	20.5
1998	0.0	-14.3	20.0	2.9	-43.0
2001	-37.5	0.0	7.1	5.7	157.9
2004	60.0	61.1	-35.6	-13.4	-48.6
2007	25.0	-48.3	82.8	-17.5	6.6

## Percent of families with directly held bonds For all families



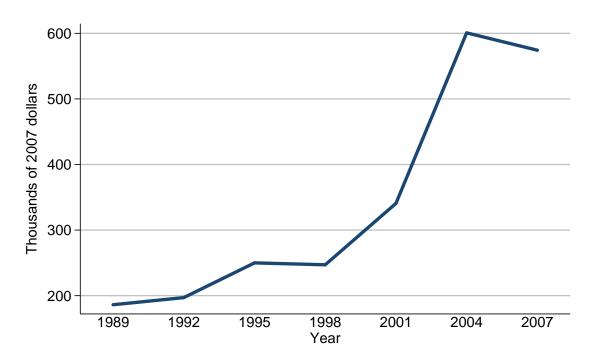
reicent of families with directly field bonds						
Year	All families					
Level (percent)						
1989	5.7					
1992	4.3					
1995	3.1					
1998	3.0					
2001	3.0					
2004	1.8					
2007	1.6					
Three-year change (percentage po	pints)					
1992	-1.4					
1995	-1.2					
1998	-0.1					
2001	0.0					
2004	-1.2					
2007	-0.2					

## Median value of directly held bonds for families with holdings For all families



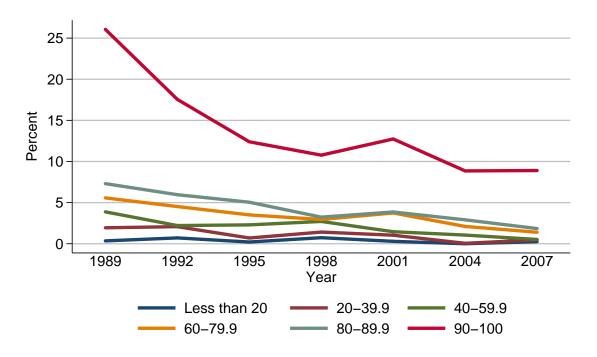
Median value of directly field bolids for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	45.1					
1992	43.4					
1995	39.6					
1998	57.1					
2001	50.8					
2004	71.4					
2007	80.0					
Three-year change (percent)						
1992	-3.8					
1995	-8.8					
1998	44.2					
2001	-11.0					
2004	40.6					
2007	12.0					

### Mean value of directly held bonds for families with holdings For all families



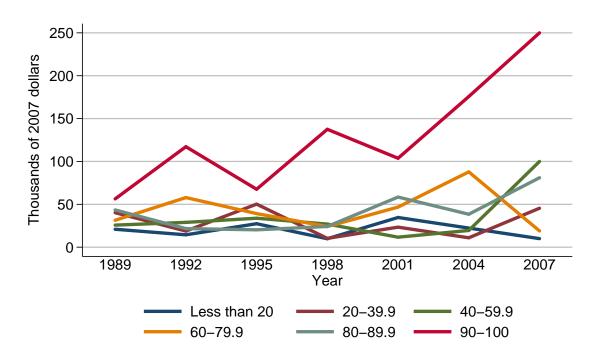
Mean value of directly field bonds for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	186.2					
1992	197.1					
1995	250.0					
1998	247.1					
2001	340.7					
2004	600.8					
2007	574.3					
Three-year change (percent)						
1992	5.9					
1995	26.8					
1998	-1.2					
2001	37.9					
2004	76.3					
2007	-4.4					

# Percent of families with directly held bonds By percentile of income



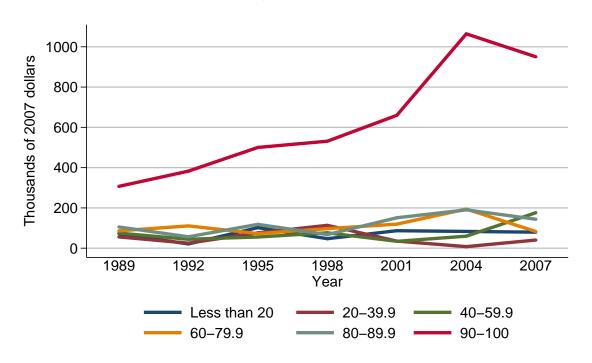
		1 0100111 01 10	minico with an	cony noid bo.	140			
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	0.3	1.9	3.9	5.6	7.3	26.1		
1992	0.7	2.1	2.2	4.5	6.0	17.6		
1995	0.2	0.7	2.3	3.5	5.0	12.4		
1998	0.7	1.4	2.7	2.9	3.2	10.8		
2001	0.3	1.0	1.5	3.7	3.9	12.7		
2004	0.0	0.1	1.1	2.1	2.9	8.9		
2007	0.3	0.5	0.5	1.4	1.8	8.9		
Three-ye	ear change (pei	centage point	s)					
1992	0.4	0.2	-1.7	-1.1	-1.3	-8.5		
1995	-0.5	-1.4	0.1	-1.0	-1.0	-5.2		
1998	0.5	0.7	0.4	-0.6	-1.8	-1.6		
2001	-0.4	-0.4	-1.2	0.8	0.7	1.9		
2004	-0.3	-0.9	-0.4	-1.6	-1.0	-3.8		
2007	0.3	0.4	-0.6	-0.7	-1.1	0.0		

## Median value of directly held bonds for families with holdings By percentile of income



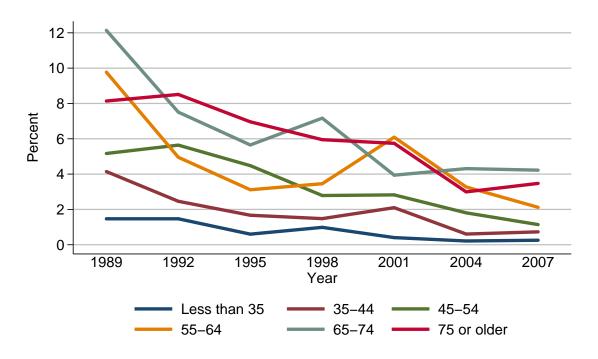
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	20.9	40.2	25.8	31.4	43.5	56.3	
1992	14.5	18.8	28.9	57.9	21.7	117.2	
1995	27.4	50.2	33.8	39.2	20.3	67.6	
1998	9.9	10.3	26.9	24.1	24.2	137.5	
2001	34.7	23.4	11.7	46.8	58.5	103.7	
2004		11.0	19.5	87.9	38.4	175.7	
2007	10.0	45.5	100.0	19.0	81.0	250.0	
Three-ye	ear change (per	rcent)					
1992	-30.6	-53.2	12.0	84.4	-50.1	108.2	
1995	89.0	167.0	17.0	-32.3	-6.5	-42.3	
1998	-63.9	-79.5	-20.4	-38.5	19.2	103.4	
2001	250.5	127.2	-56.5	94.2	141.7	-24.6	
2004		-53.0	66.7	87.8	-34.4	69.4	
2007		313.6	412.8	-78.4	110.9	42.3	

## Mean value of directly held bonds for families with holdings By percentile of income



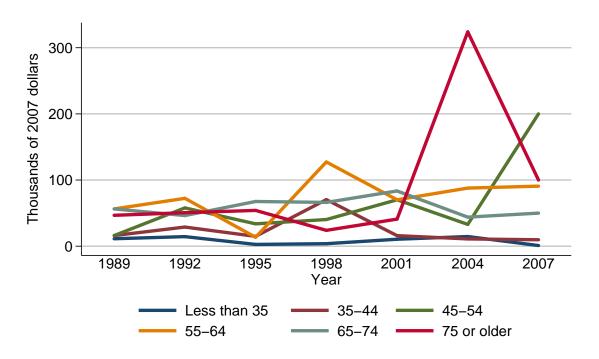
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	72.1	56.0	74.9	86.1	105.3	307.1		
1992	21.1	25.0	44.4	110.7	56.6	382.6		
1995	102.1	76.2	55.6	72.5	118.5	500.3		
1998	47.3	113.5	76.5	97.1	67.8	531.3		
2001	86.9	35.4	34.2	119.5	151.1	659.9		
2004		7.8	59.7	194.2	190.4	1064.3		
2007	79.6	40.5	176.1	82.9	143.8	950.5		
Three-ye	ear change (pei	rcent)						
1992	-70.7	-55.4	-40.7	28.6	-46.2	24.6		
1995	383.9	204.8	25.2	-34.5	109.4	30.8		
1998	-53.7	49.0	37.6	33.9	-42.8	6.2		
2001	83.7	-68.8	-55.3	23.1	122.9	24.2		
2004		-78.0	74.6	62.5	26.0	61.3		
2007		419.2	195.0	-57.3	-24.5	-10.7		

# Percent of families with directly held bonds By age of head



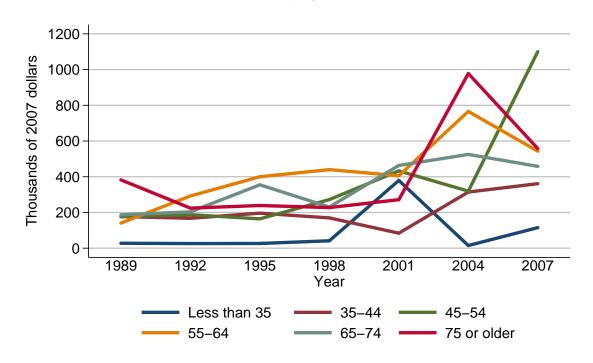
		. 0.00 0	minios minios an	lectify field bo				
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	1.5	4.1	5.2	9.8	12.1	8.1		
1992	1.5	2.5	5.6	5.0	7.5	8.5		
1995	0.6	1.7	4.5	3.1	5.7	7.0		
1998	1.0	1.5	2.8	3.5	7.2	5.9		
2001	0.4	2.1	2.8	6.1	3.9	5.7		
2004	0.2	0.6	1.8	3.3	4.3	3.0		
2007	0.3	0.7	1.1	2.1	4.2	3.5		
Three-ye	ear change (per	centage point	s)					
1992	0.0	-1.6	0.4	-4.8	-4.6	0.4		
1995	-0.9	-0.8	-1.1	-1.9	-1.8	-1.5		
1998	0.4	-0.2	-1.7	0.4	1.5	-1.1		
2001	-0.6	0.6	0.0	2.6	-3.3	-0.2		
2004	-0.2	-1.5	-1.0	-2.8	0.4	-2.7		
2007	0.1	0.1	-0.7	-1.2	-0.1	0.5		

## Median value of directly held bonds for families with holdings By age of head



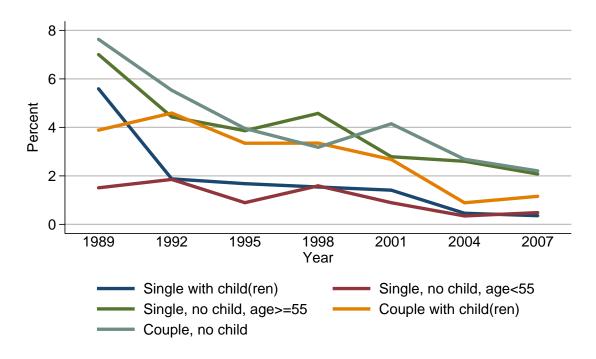
Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	11.3	16.1	16.1	56.3	56.3	46.7		
1992	14.5	28.9	57.9	72.4	46.3	50.6		
1995	2.7	14.9	33.8	13.5	67.6	54.1		
1998	3.8	70.4	40.3	127.3	66.2	24.0		
2001	10.5	16.0	70.2	70.2	83.5	40.9		
2004	14.6	11.0	32.9	87.9	43.9	324.0		
2007	1.0	9.7	200.0	90.8	50.0	100.0		
Three-ye	ear change (per	cent)						
1992	28.3	79.5	259.6	28.6	-17.8	8.4		
1995	-81.4	-48.4	-41.6	-81.4	46.0	6.9		
1998	40.7	372.5	19.2	843.0	-2.1	-55.6		
2001	176.3	-77.3	74.2	-44.9	26.1	70.4		
2004	39.0	-31.2	-53.1	25.2	-47.4	692.2		
2007	-93.2	-11.8	507.9	3.3	13.9	-69.1		

### Mean value of directly held bonds for families with holdings By age of head



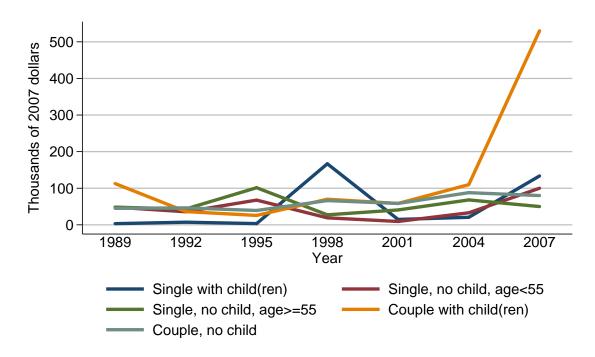
Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	27.7	177.2	176.5	140.5	186.8	382.5		
1992	26.0	167.4	187.5	292.4	203.5	224.4		
1995	26.5	196.2	164.4	400.0	354.8	239.0		
1998	41.5	169.6	272.2	439.9	230.8	227.3		
2001	379.3	84.1	432.9	405.5	463.3	271.7		
2004	15.0	314.4	319.5	765.6	525.1	977.8		
2007	115.0	361.2	1100.1	543.1	458.3	557.8		
Three-ye	ear change (per	cent)						
1992	-6.1	-5.5	6.2	108.1	8.9	-41.3		
1995	1.9	17.2	-12.3	36.8	74.3	6.5		
1998	56.6	-13.6	65.6	10.0	-34.9	-4.9		
2001	814.0	-50.4	59.0	-7.8	100.7	19.5		
2004	-96.0	273.8	-26.2	88.8	13.3	259.9		
2007	666.7	14.9	244.3	-29.1	-12.7	-43.0		

## Percent of families with directly held bonds By family structure



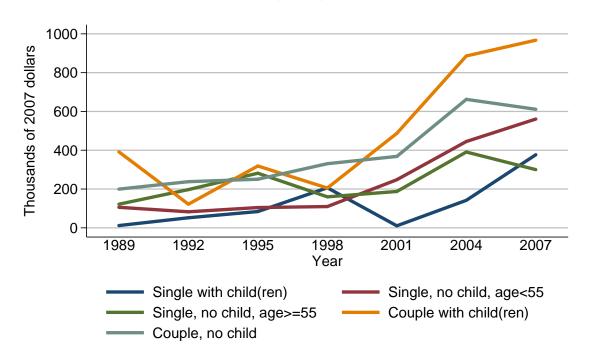
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	5.6	1.5	7.0	3.9	7.6
1992	1.9	1.9	4.4	4.6	5.5
1995	1.7	0.9	3.9	3.3	4.0
1998	1.5	1.6	4.6	3.4	3.2
2001	1.4	0.9	2.8	2.7	4.1
2004	0.5	0.3	2.6	0.9	2.7
2007	0.4	0.5	2.1	1.2	2.2
Three-yea	ar change (percei	ntage points)			
1992	-3.7	0.4	-2.6	0.7	-2.1
1995	-0.2	-1.0	-0.5	-1.3	-1.5
1998	-0.2	0.7	0.7	0.1	-0.8
2001	-0.1	-0.7	-1.8	-0.7	0.9
2004	-0.9	-0.6	-0.2	-1.8	-1.4
2007	-0.1	0.2	-0.5	0.3	-0.5

### Median value of directly held bonds for families with holdings By family structure



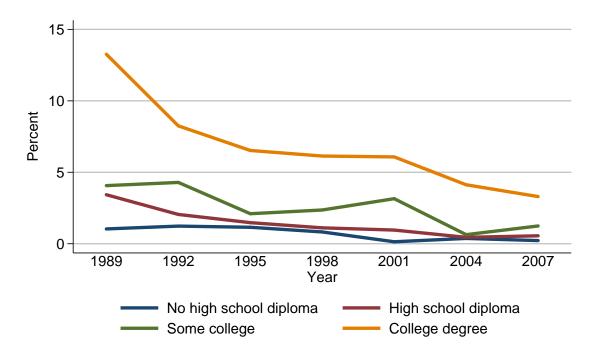
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	3.2	48.3	48.3	112.7	45.1
1992	7.2	35.7	43.4	36.2	46.3
1995	3.4	67.6	101.4	25.7	39.2
1998	166.8	19.1	27.4	70.0	66.2
2001	14.7	9.2	40.6	58.5	58.5
2004	20.6	32.9	68.1	109.8	87.9
2007	133.5	100.0	50.0	530.0	80.0
Three-ye	ar change (percei	nt)			
1992	125.0	-26.1	-10.1	-67.9	2.7
1995	-52.8	89.4	133.6	-29.0	-15.3
1998	4805.9	-71.7	-73.0	172.4	68.9
2001	-91.2	-51.8	48.2	-16.4	-11.6
2004	40.1	257.6	67.7	87.7	50.3
2007	548.1	204.0	-26.6	382.7	-9.0

### Mean value of directly held bonds for families with holdings By family structure



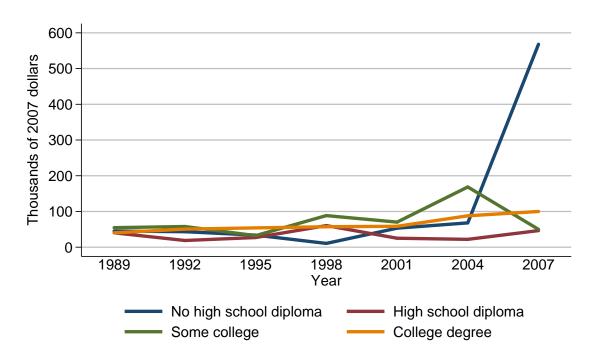
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	11.8	105.8	121.9	391.7	199.5	
1992	51.9	82.7	197.2	121.9	237.9	
1995	84.0	104.5	281.6	318.8	250.6	
1998	206.6	109.7	159.8	205.3	330.6	
2001	10.5	248.0	187.4	487.1	368.2	
2004	141.8	445.0	390.9	886.0	662.3	
2007	376.7	560.8	300.0	967.4	611.2	
Three-ye	ar change (perce	nt)				
1992	339.8	-21.8	61.8	-68.9	19.2	
1995	61.8	26.4	42.8	161.5	5.3	
1998	146.0	5.0	-43.3	-35.6	31.9	
2001	-94.9	126.1	17.3	137.3	11.4	
2004	1250.5	79.4	108.6	81.9	79.9	
2007	165.7	26.0	-23.3	9.2	-7.7	

# Percent of families with directly held bonds By education of head



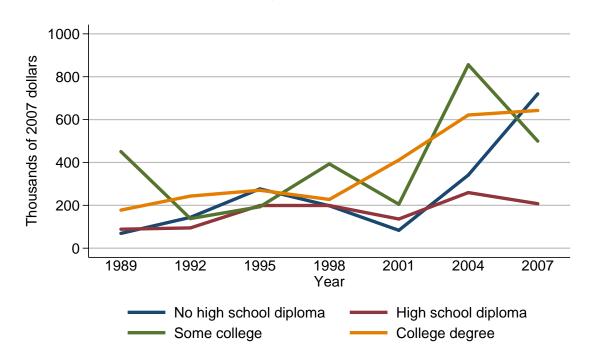
		or families with an	comy mona somac			
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (per	rcent)					
1989	1.0	3.4	4.1	13.3		
1992	1.2	2.1	4.3	8.2		
1995	1.2	1.5	2.1	6.5		
1998	0.8	1.1	2.4	6.1		
2001	0.1	1.0	3.2	6.1		
2004	0.4	0.4	0.6	4.1		
2007	0.2	0.6	1.2	3.3		
Three-yea	ar change (percentage	points)				
1992	0.2	-1.3	0.2	-5.1		
1995	0.0	-0.6	-2.2	-1.7		
1998	-0.4	-0.4	0.3	-0.4		
2001	-0.7	-0.1	0.8	0.0		
2004	0.3	-0.6	-2.6	-2.0		
2007	-0.2	0.2	0.6	-0.8		

### Median value of directly held bonds for families with holdings By education of head



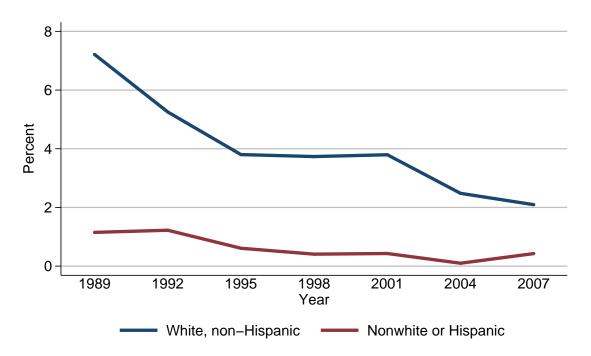
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	45.1	40.2	54.7	40.2		
1992	43.4	18.8	57.9	50.6		
1995	33.8	27.0	32.4	54.1		
1998	10.6	60.4	88.5	57.3		
2001	53.3	25.1	70.2	58.5		
2004	68.1	22.0	168.6	87.9		
2007	568.0	46.5	50.0	100.0		
Three-yea	ar change (percent)					
1992	-3.8	-53.2	5.9	25.9		
1995	-22.1	43.6	-44.0	6.9		
1998	-68.6	123.7	173.1	5.9		
2001	402.8	-58.4	-20.7	2.1		
2004	27.8	-12.4	140.2	50.3		
2007	734.1	111.4	-70.3	13.8		

### Mean value of directly held bonds for families with holdings By education of head



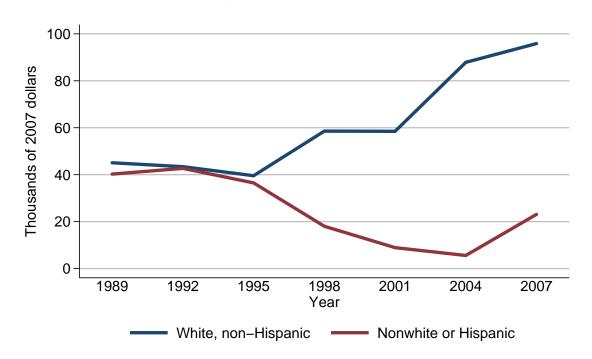
		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	69.1	88.6	450.8	177.7		
1992	144.0	94.7	138.2	243.2		
1995	276.8	199.1	193.3	270.3		
1998	197.9	199.2	393.3	227.4		
2001	83.5	136.2	205.2	411.4		
2004	341.3	259.5	855.8	621.4		
2007	720.2	207.5	499.6	642.6		
Three-yea	ar change (percent)					
1992	108.4	6.9	-69.3	36.9		
1995	92.2	110.2	39.9	11.1		
1998	-28.5	0.1	103.5	-15.9		
2001	-57.8	-31.6	-47.8	80.9		
2004	308.7	90.5	317.1	51.0		
2007	111.0	-20.0	-41.6	3.4		

# Percent of families with directly held bonds By race or ethnicity of respondent



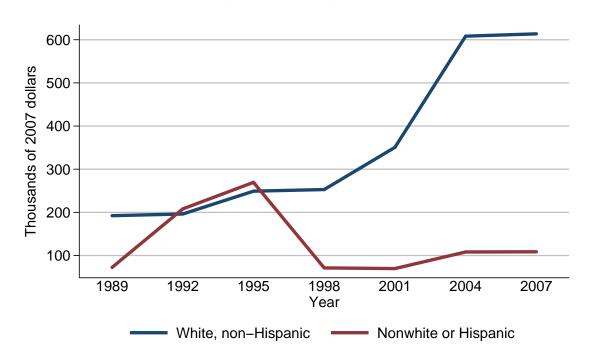
	Race or ethnicity of respondent					
Year	White, non-Hispanic	Nonwhite or Hispanic				
Level (percent)						
1989	7.2	1.1				
1992	5.3	1.2				
1995	3.8	0.6				
1998	3.7	0.4				
2001	3.8	0.4				
2004	2.5	0.1				
2007	2.1	0.4				
Three-year chan	nge (percentage points)					
1992	-1.9	0.1				
1995	-1.5	-0.6				
1998	-0.1	-0.2				
2001	0.1	0.0				
2004	-1.3	-0.3				
2007	-0.4	0.3				

## Median value of directly held bonds for families with holdings By race or ethnicity of respondent



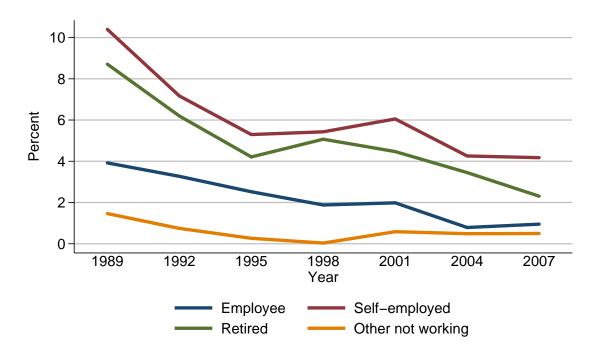
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	45.1	40.2			
1992	43.4	42.7			
1995	39.6	36.5			
1998	58.6	18.0			
2001	58.5	8.9			
2004	87.9	5.6			
2007	95.9	23.1			
Three-year cha	nge (percent)				
1992	-3.8	6.2			
1995	-8.8	-14.5			
1998	48.0	-50.7			
2001	-0.2	-50.6			
2004	50.3	-37.1			
2007	9.1	312.5			

## Mean value of directly held bonds for families with holdings By race or ethnicity of respondent



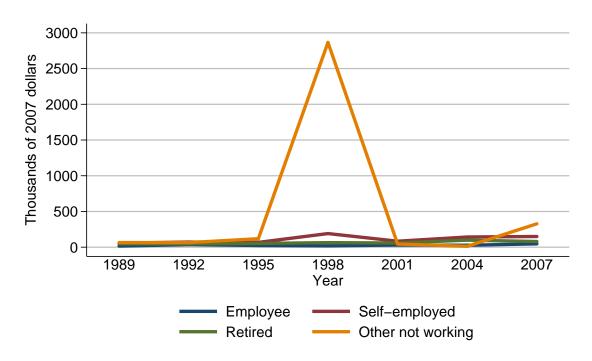
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	192.3	72.4
1992	196.2	208.0
1995	249.1	269.5
1998	252.9	71.2
2001	350.7	69.7
2004	608.3	108.2
2007	613.6	108.6
Three-year cha	ange (percent)	
1992	2.0	187.3
1995	27.0	29.6
1998	1.5	-73.6
2001	38.7	-2.1
2004	73.5	55.2
2007	0.9	0.4

## Percent of families with directly held bonds By current work status of head



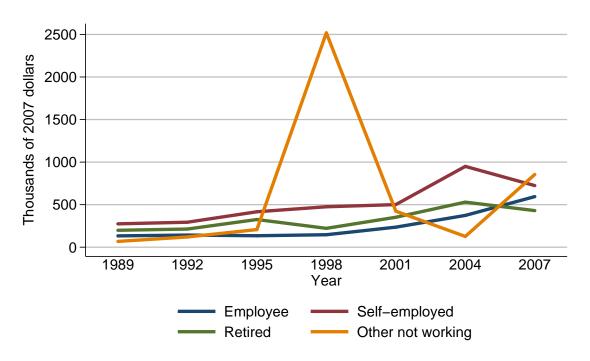
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working  1.5 0.7 0.3 0.0 0.6 0.5 0.5 -0.8 -0.4 -0.3 0.6 -0.1		
Level (perd	cent)					
1989	3.9	10.4	8.7	1.5		
1992	3.3	7.2	6.2	0.7		
1995	2.5	5.3	4.2	0.3		
1998	1.9	5.4	5.1	0.0		
2001	2.0	6.1	4.5	0.6		
2004	0.8	4.3	3.5	0.5		
2007	0.9	4.2	2.3	0.5		
Three-yea	r change (percentag	ge points)				
1992	-0.6	-3.2	-2.5	-0.8		
1995	-0.8	-1.9	-2.0	-0.4		
1998	-0.6	0.1	0.9	-0.3		
2001	0.1	0.7	-0.6	0.6		
2004	-1.2	-1.8	-1.0	-0.1		
2007	0.1	-0.1	-1.2	0.0		

### Median value of directly held bonds for families with holdings By current work status of head



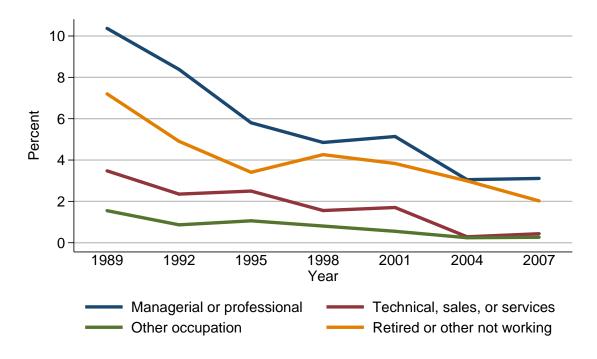
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working  64.4 64.5 118.8 2865.6 44.6 12.8 327.5  0.2 84.2 2312.1 -98.4 -71.3		
Level (thou	sands of 2007 dolla	ars)				
1989	16.1	56.3	48.3	64.4		
1992	36.2	72.4	46.3	64.5		
1995	24.0	67.6	52.7	118.8		
1998	19.1	191.0	63.7	2865.6		
2001	30.4	84.1	58.6	44.6		
2004	27.5	142.8	98.8	12.8		
2007	46.8	150.0	79.5	327.5		
Three-year	r change (percent)					
1992	124.8	28.6	-4.1	0.2		
1995	-33.7	-6.6	13.8	84.2		
1998	-20.4	182.5	20.9	2312.1		
2001	59.2	-56.0	-8.0	-98.4		
2004	-9.5	69.8	68.6	-71.3		
2007	70.2	5.0	-19.5	2458.6		

### Mean value of directly held bonds for families with holdings By current work status of head



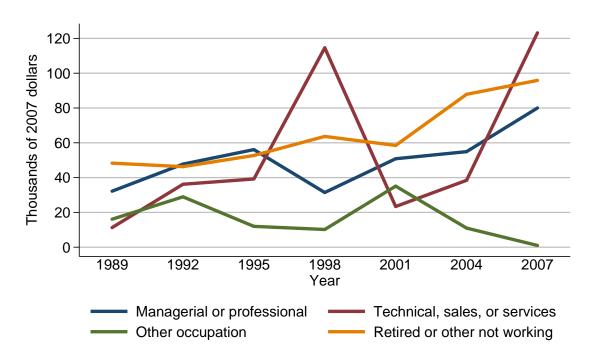
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working  68.1 120.4 207.1 2518.8 423.5 126.4 855.0  76.8 72.0 1116.2 -83.2 -70.2		
Level (thou	ısands of 2007 dolla	ars)				
1989	133.1	274.6	198.9	68.1		
1992	142.6	293.6	213.5	120.4		
1995	134.7	416.4	325.3	207.1		
1998	146.6	475.0	221.6	2518.8		
2001	235.6	500.6	351.9	423.5		
2004	373.6	949.7	529.6	126.4		
2007	594.3	724.0	430.1	855.0		
Three-year	r change (percent)					
1992	7.1	6.9	7.3	76.8		
1995	-5.5	41.8	52.4	72.0		
1998	8.8	14.1	-31.9	1116.2		
2001	60.7	5.4	58.8	-83.2		
2004	58.6	89.7	50.5	-70.2		
2007	59.1	-23.8	-18.8	576.4		

## Percent of families with directly held bonds By current occupation of head



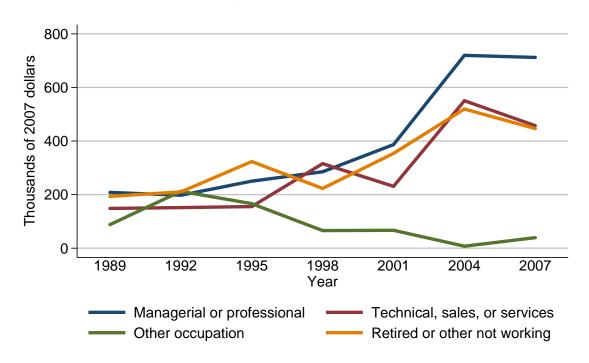
		Current occupa	ation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (per	rcent)					
1989	10.4	3.5	1.6	7.2		
1992	8.4	2.4	0.9	4.9		
1995	5.8	2.5	1.1	3.4		
1998	4.9	1.6	0.8	4.3		
2001	5.1	1.7	0.6	3.8		
2004	3.1	0.3	0.2	3.0		
2007	3.1	0.4	0.3	2.0		
Three-yea	ar change (percentag	e points)				
1992	-2.0	-1.1	-0.7	-2.3		
1995	-2.6	0.1	0.2	-1.5		
1998	-0.9	-0.9	-0.3	0.9		
2001	0.2	0.1	-0.2	-0.5		
2004	-2.0	-1.4	-0.4	-0.8		
2007	0.0	0.1	0.1	-1.0		

### Median value of directly held bonds for families with holdings By current occupation of head



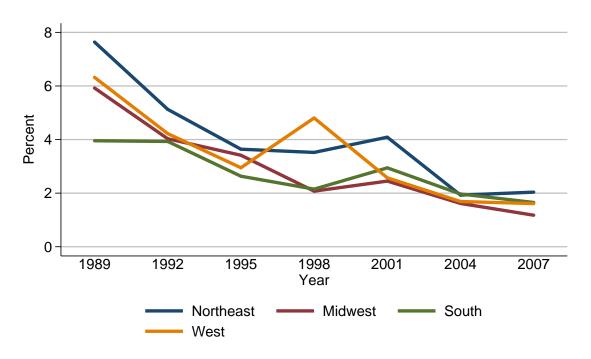
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	32.2	11.3	16.1	48.3
1992	47.8	36.2	28.9	46.3
1995	56.1	39.2	12.0	52.7
1998	31.4	114.6	10.2	63.7
2001	50.8	23.4	35.1	58.5
2004	54.9	38.4	11.0	87.9
2007	80.0	123.2	1.0	95.9
Three-yea	ar change (percent)			
1992	48.4	220.4	79.5	-4.1
1995	17.4	8.3	-58.5	13.8
1998	-44.0	192.3	-15.0	20.9
2001	61.8	-79.6	244.1	-8.2
2004	8.1	64.1	-68.7	50.3
2007	45.7	220.8	-90.9	9.1

### Mean value of directly held bonds for families with holdings By current occupation of head



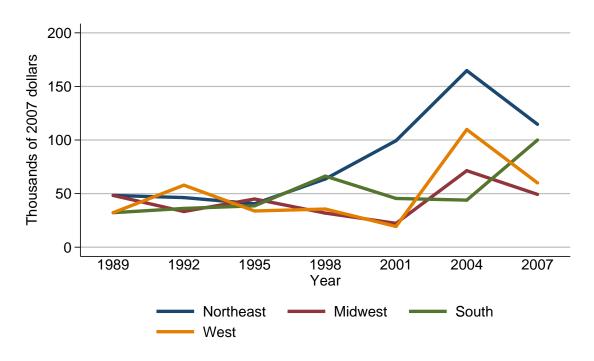
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (the	ousands of 2007 dolla	ars)			
1989	208.3	148.4	88.0	193.4	
1992	197.6	151.6	212.2	210.1	
1995	250.2	155.4	166.2	323.4	
1998	285.3	315.6	65.7	223.1	
2001	386.5	230.9	66.7	353.7	
2004	719.8	550.3	7.5	519.4	
2007	712.0	457.4	39.3	446.4	
Three-yea	ar change (percent)				
1992	-5.1	2.2	141.1	8.6	
1995	26.6	2.5	-21.7	53.9	
1998	14.0	103.1	-60.5	-31.0	
2001	35.5	-26.8	1.5	58.5	
2004	86.2	138.3	-88.8	46.8	
2007	-1.1	-16.9	424.0	-14.1	

# Percent of families with directly held bonds By region



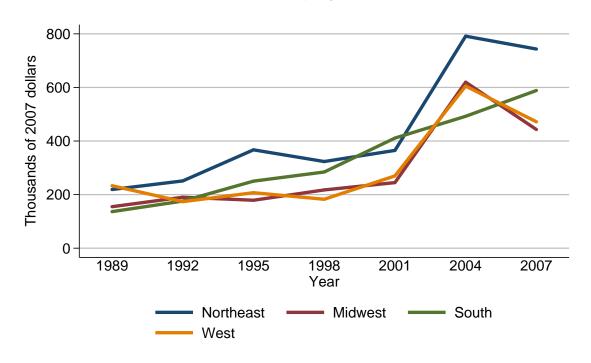
		t or rammes with and	70, 1.0.a 20ac			
	Region					
Year	Northeast	Midwest	South	West		
Level (perd	cent)					
1989	7.6	5.9	4.0	6.3		
1992	5.1	4.0	3.9	4.2		
1995	3.6	3.4	2.6	2.9		
1998	3.5	2.1	2.1	4.8		
2001	4.1	2.5	2.9	2.6		
2004	1.9	1.6	2.0	1.7		
2007	2.0	1.2	1.7	1.6		
Three-year	r change (percentage	points)				
1992	-2.5	-1.9	-0.1	-2.1		
1995	-1.5	-0.6	-1.3	-1.3		
1998	-0.1	-1.3	-0.5	1.9		
2001	0.6	0.4	0.8	-2.2		
2004	-2.2	-0.9	-0.9	-0.9		
2007	0.1	-0.4	-0.3	-0.1		

## Median value of directly held bonds for families with holdings By region



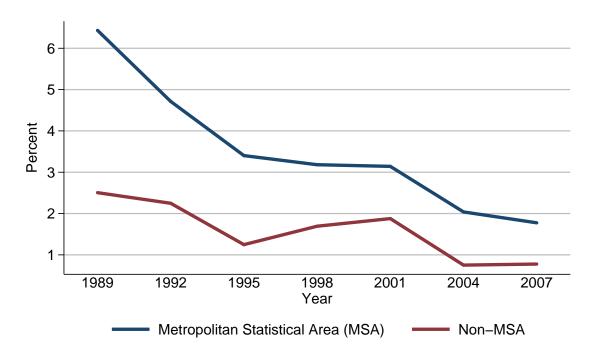
	Region				
Year	Northeast	Midwest	South	West	
Level (thou	ısands of 2007 dollar	rs)			
1989	48.3	48.3	32.2	32.2	
1992	46.3	33.3	36.2	57.9	
1995	40.6	45.0	38.6	33.8	
1998	63.7	31.8	66.3	35.6	
2001	99.4	22.3	45.5	19.3	
2004	164.7	71.4	43.9	109.8	
2007	114.7	49.3	100.0	60.0	
Three-year	r change (percent)				
1992	-4.1	-31.1	12.4	79.8	
1995	-12.3	35.1	6.6	-41.6	
1998	56.9	-29.3	71.8	5.3	
2001	56.0	-29.9	-31.4	-45.8	
2004	65.7	220.2	-3.5	468.9	
2007	-30.4	-31.0	127.8	-45.4	

## Mean value of directly held bonds for families with holdings By region



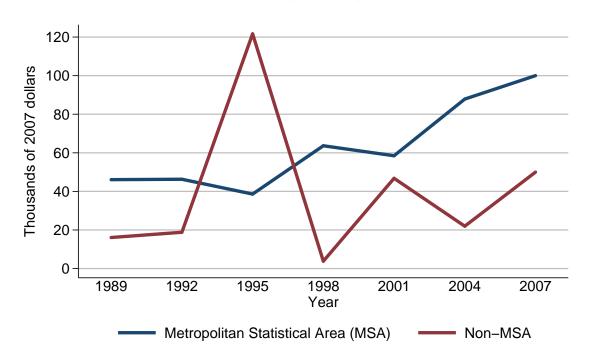
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	219.1	154.9	136.5	233.1
1992	251.1	190.2	175.9	173.7
1995	367.1	179.0	250.3	207.1
1998	323.5	217.4	284.4	182.7
2001	364.9	244.9	411.0	269.8
2004	791.4	619.6	492.4	605.1
2007	743.4	443.1	588.5	471.8
Three-year	r change (percent)			
1992	14.6	22.8	28.9	-25.5
1995	46.2	-5.9	42.3	19.2
1998	-11.9	21.5	13.6	-11.8
2001	12.8	12.6	44.5	47.7
2004	116.9	153.0	19.8	124.3
2007	-6.1	-28.5	19.5	-22.0

# Percent of families with directly held bonds By urbanicity



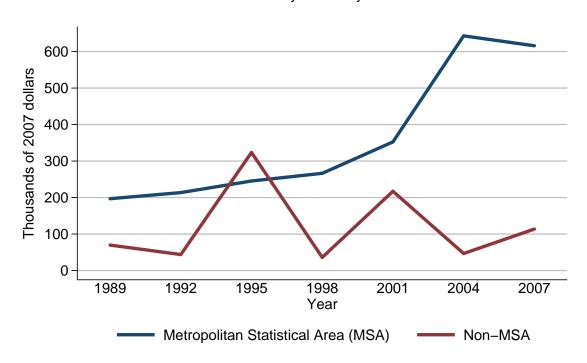
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	6.4	2.5			
1992	4.7	2.2			
1995	3.4	1.2			
1998	3.2	1.7			
2001	3.1	1.9			
2004	2.0	0.8			
2007	1.8	0.8			
Three-year c	hange (percentage points)				
1992	-1.7	-0.3			
1995	-1.3	-1.0			
1998	-0.2	0.5			
2001	-0.1	0.2			
2004	-1.1	-1.1			
2007	-0.2	0.0			

# Median value of directly held bonds for families with holdings By urbanicity



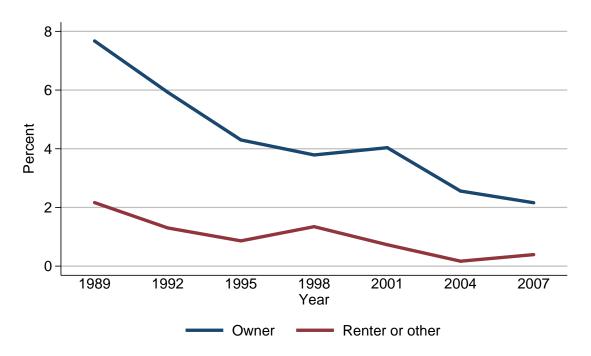
	Median value of directly field bolids for far	illies with holdings
	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	46.1	16.1
1992	46.3	18.8
1995	38.6	121.7
1998	63.7	3.8
2001	58.5	46.8
2004	87.9	22.0
2007	100.0	50.0
Three-year c	hange (percent)	
1992	0.4	16.8
1995	-16.6	547.3
1998	65.0	-96.9
2001	-8.2	1131.6
2004	50.3	-53.0
2007	13.8	127.3

## Mean value of directly held bonds for families with holdings By urbanicity



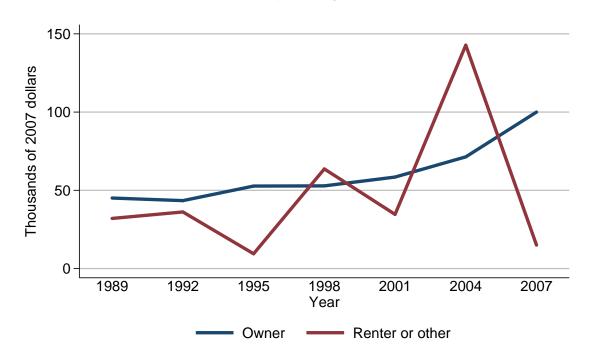
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	196.8	69.8			
1992	213.6	43.9			
1995	245.3	323.5			
1998	266.4	36.1			
2001	352.5	217.3			
2004	643.0	46.7			
2007	615.8	113.7			
Three-year c	hange (percent)				
1992	8.5	-37.1			
1995	14.8	636.9			
1998	8.6	-88.8			
2001	32.3	501.9			
2004	82.4	-78.5			
2007	-4.2	143.5			

# Percent of families with directly held bonds By housing status



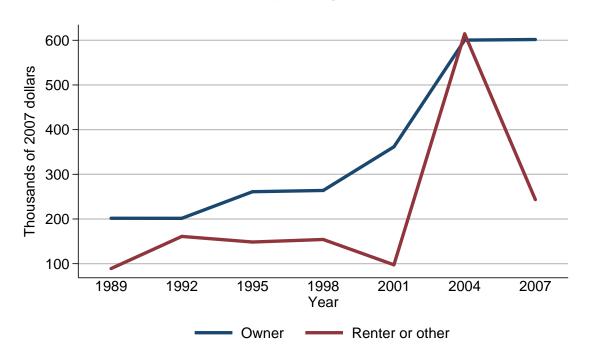
		·
	Hous	ing status
Year	Owner	Renter or other
Level (percent)		
1989	7.7	2.2
1992	5.9	1.3
1995	4.3	0.9
1998	3.8	1.3
2001	4.0	0.7
2004	2.6	0.2
2007	2.2	0.4
Three-year chang	ge (percentage points)	
1992	-1.8	-0.9
1995	-1.6	-0.4
1998	-0.5	0.4
2001	0.2	-0.6
2004	-1.4	-0.5
2007	-0.4	0.2

## Median value of directly held bonds for families with holdings By housing status



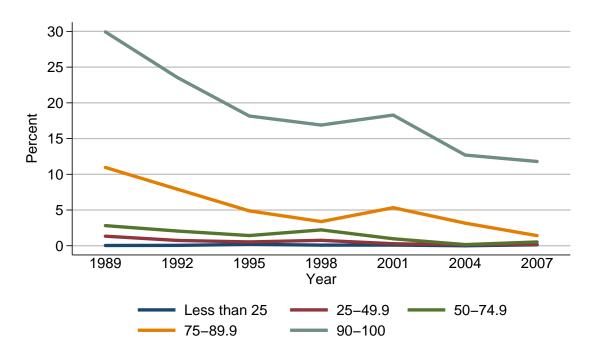
	Hous	sing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	45.1	32.0		
1992	43.4	36.2		
1995	52.7	9.5		
1998	52.8	63.7		
2001	58.5	34.6		
2004	71.4	142.8		
2007	100.0	15.0		
Three-year change	e (percent)			
1992	-3.8	13.1		
1995	21.4	-73.8		
1998	0.2	570.5		
2001	10.8	-45.7		
2004	22.1	312.7		
2007	40.1	-89.5		

## Mean value of directly held bonds for families with holdings By housing status



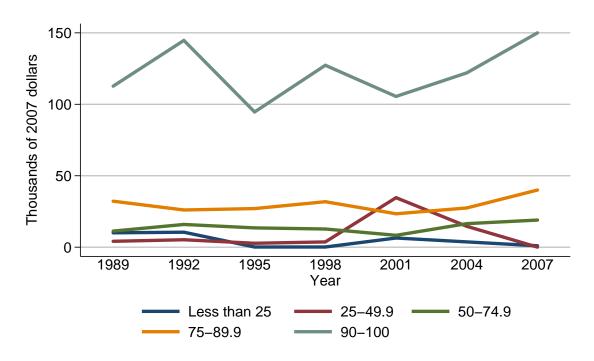
	Hous	ing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	201.6	89.1
1992	201.5	161.0
1995	261.1	148.5
1998	263.9	154.1
2001	361.6	97.5
2004	600.4	614.4
2007	601.7	243.4
Three-year change	e (percent)	
1992	-0.0	80.7
1995	29.6	-7.8
1998	1.1	3.8
2001	37.0	-36.7
2004	66.0	530.2
2007	0.2	-60.4

# Percent of families with directly held bonds By percentile of net worth



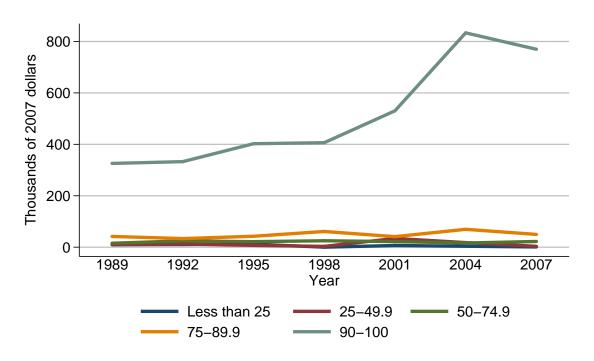
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	0.0	1.3	2.8	11.0	29.9		
1992	0.1	0.7	2.1	7.9	23.6		
1995	0.2	0.5	1.4	4.9	18.2		
1998	0.1	0.8	2.2	3.4	16.9		
2001	0.1	0.3	1.0	5.3	18.3		
2004	0.0	0.1	0.2	3.2	12.7		
2007	0.1	0.2	0.5	1.4	11.8		
Three-ye	ear change (percen	tage points)					
1992	0.1	-0.6	-0.7	-3.1	-6.3		
1995	0.1	-0.2	-0.7	-3.0	-5.4		
1998	-0.1	0.3	0.8	-1.5	-1.3		
2001	0.0	-0.5	-1.2	1.9	1.4		
2004	-0.1	-0.2	-0.8	-2.1	-5.6		
2007	0.1	0.1	0.3	-1.8	-0.9		

## Median value of directly held bonds for families with holdings By percentile of net worth



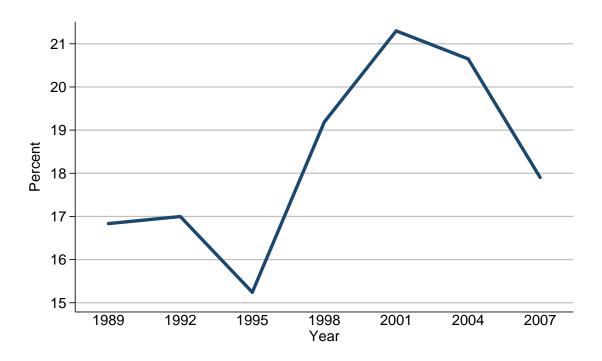
Percentile of net worth				
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
10.1	4.1	11.3	32.2	112.7
10.5	5.2	15.9	26.0	144.7
0.1	2.8	13.5	27.0	94.6
0.1	3.7	12.7	31.8	127.3
6.4	34.7	8.3	23.4	105.5
	14.6	16.5	27.5	122.0
1.0	0.1	19.0	40.0	150.0
ar change (percen	t)			
4.0	26.8	40.7	-19.3	28.4
-99.0	-46.2	-15.1	3.8	-34.6
0.0	32.1	-5.9	17.8	34.6
6300.0	837.8	-34.6	-26.4	-17.1
ě	-57.9	98.8	17.5	15.6
	-99.3	15.2	45.5	23.0
	ousands of 2007 do 10.1 10.5 0.1 0.1 6.4 1.0 ar change (percental) 4.0 -99.0 0.0	Less than 25 25-49.9  ousands of 2007 dollars)  10.1 4.1  10.5 5.2  0.1 2.8  0.1 3.7  6.4 34.7  . 14.6  1.0 0.1  ar change (percent)  4.0 26.8  -99.0 -46.2  0.0 32.1  6300.0 837.8 57.9	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         10.1         4.1         11.3           10.5         5.2         15.9           0.1         2.8         13.5           0.1         3.7         12.7           6.4         34.7         8.3           .         14.6         16.5           1.0         0.1         19.0           ar change (percent)           4.0         26.8         40.7           -99.0         -46.2         -15.1           0.0         32.1         -5.9           6300.0         837.8         -34.6           .         -57.9         98.8	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         10.1         4.1         11.3         32.2           10.5         5.2         15.9         26.0           0.1         2.8         13.5         27.0           0.1         3.7         12.7         31.8           6.4         34.7         8.3         23.4           .         14.6         16.5         27.5           1.0         0.1         19.0         40.0           ar change (percent)           4.0         26.8         40.7         -19.3           -99.0         -46.2         -15.1         3.8           0.0         32.1         -5.9         17.8           6300.0         837.8         -34.6         -26.4           .         -57.9         98.8         17.5

## Mean value of directly held bonds for families with holdings By percentile of net worth



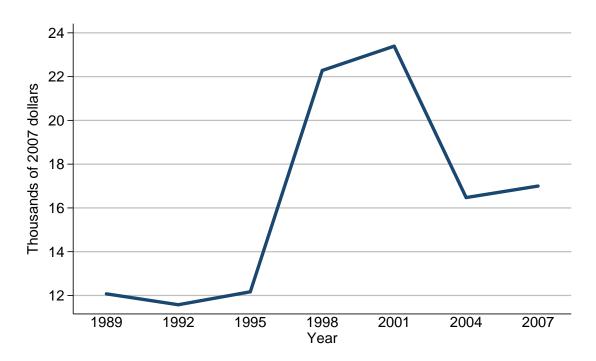
		F	Percentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	10.1	10.1	15.4	41.9	325.8
1992	10.5	12.4	24.6	33.5	332.7
1995	12.0	7.1	21.7	42.5	402.4
1998	0.1	3.2	25.1	61.2	406.4
2001	6.5	34.1	21.8	41.1	530.3
2004		17.9	16.3	69.6	833.5
2007	1.0	3.5	22.2	49.8	769.8
Three-ye	ear change (percen	t)			
1992	4.0	22.8	59.7	-20.0	2.1
1995	14.3	-42.7	-11.8	26.9	20.9
1998	-99.2	-54.9	15.7	44.0	1.0
2001	6400.0	965.6	-13.1	-32.8	30.5
2004		-47.5	-25.2	69.3	57.2
2007		-80.4	36.2	-28.4	-7.6

## Percent of families with directly held stocks For all families



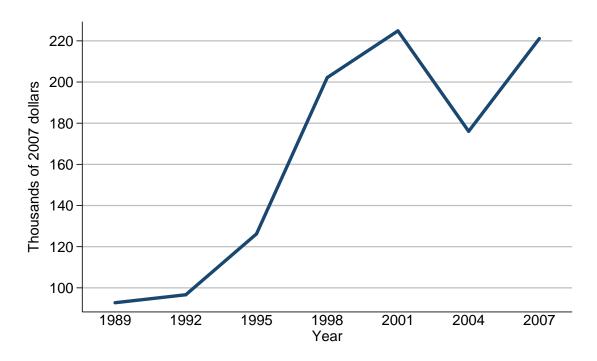
r creent of families with directly field stocks						
Year	All families					
Level (percent)						
1989	16.8					
1992	17.0					
1995	15.2					
1998	19.2					
2001	21.3					
2004	20.7					
2007	17.9					
Three-year change (percentage	points)					
1992	0.2					
1995	-1.8					
1998	4.0					
2001	2.1					
2004	-0.6					
2007	-2.8					

# Median value of directly held stocks for families with holdings For all families



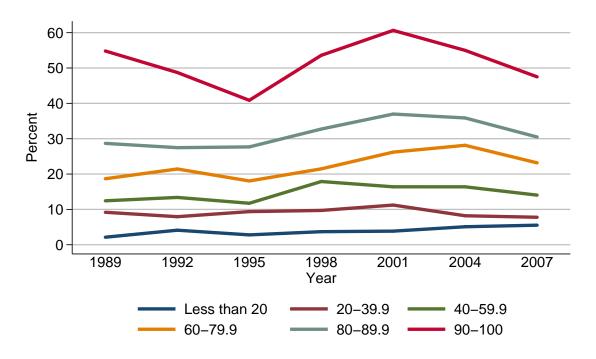
Median value of directly field stocks for families with floidings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	12.1					
1992	11.6					
1995	12.2					
1998	22.3					
2001	23.4					
2004	16.5					
2007	17.0					
Three-year change (percent)						
1992	-4.1					
1995	5.2					
1998	82.8					
2001	4.9					
2004	-29.5					
2007	3.0					

## Mean value of directly held stocks for families with holdings For all families



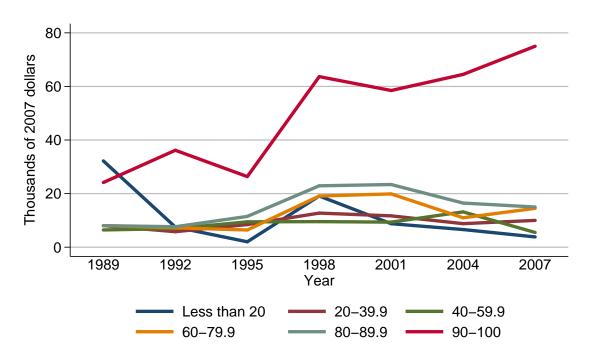
Mean value of directly field stocks for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	92.8					
1992	96.6					
1995	126.2					
1998	202.2					
2001	224.9					
2004	176.1					
2007	221.1					
Three-year change (percent)						
1992	4.1					
1995	30.6					
1998	60.2					
2001	11.2					
2004	-21.7					
2007	25.6					

# Percent of families with directly held stocks By percentile of income



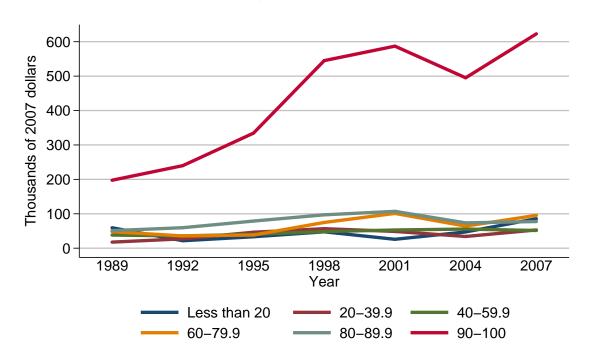
		i diddile di la	mines with an	cony noia oto	OILO					
	Percentile of income									
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100				
	20									
Level (pe	Level (percent)									
1989	2.1	9.2	12.4	18.7	28.7	54.8				
1992	4.1	7.9	13.4	21.4	27.5	48.7				
1995	2.8	9.4	11.7	18.0	27.7	40.9				
1998	3.7	9.7	17.9	21.5	32.7	53.6				
2001	3.8	11.2	16.4	26.2	37.0	60.6				
2004	5.1	8.2	16.4	28.1	35.9	55.0				
2007	5.5	7.8	14.0	23.2	30.5	47.5				
Three-ye	ear change (pei	centage point	s)							
1992	2.0	-1.3	1.0	2.7	-1.2	-6.1				
1995	-1.3	1.5	-1.7	-3.4	0.2	-7.8				
1998	0.9	0.3	6.2	3.5	5.0	12.7				
2001	0.1	1.5	-1.5	4.7	4.3	7.0				
2004	1.3	-3.0	0.0	1.9	-1.1	-5.6				
2007	0.4	-0.4	-2.4	-4.9	-5.4	-7.5				

## Median value of directly held stocks for families with holdings By percentile of income



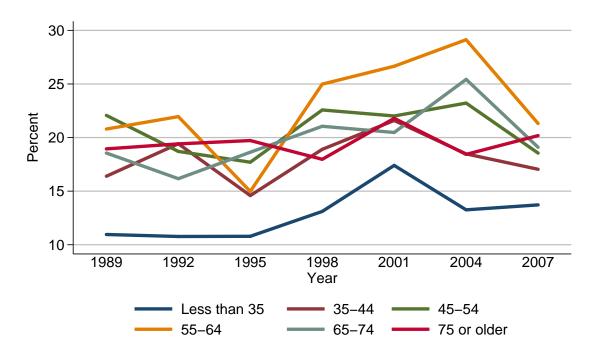
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (th	ousands of 200	07 dollars)							
1989	32.2	8.0	6.4	8.0	8.0	24.1			
1992	7.5	5.8	6.9	7.2	7.6	36.2			
1995	2.0	8.4	9.5	6.4	11.5	26.4			
1998	19.1	12.7	9.5	19.1	22.9	63.7			
2001	8.8	11.7	9.4	19.9	23.4	58.5			
2004	6.6	8.8	13.2	11.0	16.5	64.5			
2007	3.8	10.0	5.5	14.5	15.0	75.0			
Three-ye	ear change (per	cent)							
1992	-76.7	-27.5	7.8	-10.0	-5.0	50.2			
1995	-73.3	44.8	37.7	-11.1	51.3	-27.1			
1998	855.0	51.2	0.0	198.4	99.1	141.3			
2001	-53.9	-7.9	-1.1	4.2	2.2	-8.2			
2004	-25.0	-24.8	40.4	-44.7	-29.5	10.3			
2007	-42.4	13.6	-58.3	31.8	-9.1	16.3			

## Mean value of directly held stocks for families with holdings By percentile of income



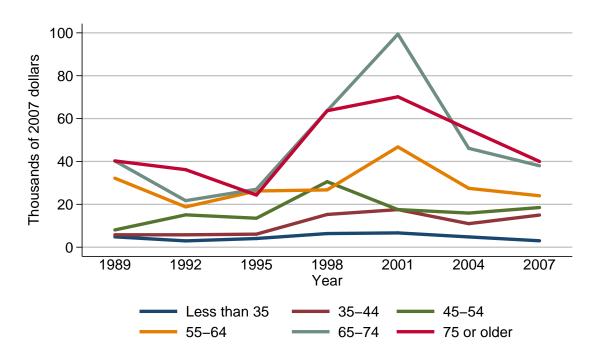
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	59.4	17.7	38.2	48.1	51.1	197.5	
1992	21.7	27.3	35.6	35.6	59.6	239.9	
1995	33.3	46.4	40.5	38.4	78.9	334.4	
1998	47.6	56.8	48.3	74.9	97.0	545.1	
2001	25.9	48.8	52.9	101.1	107.0	587.2	
2004	47.3	34.1	55.6	64.2	73.6	495.2	
2007	85.6	53.0	51.4	95.5	77.5	622.9	
Three-ve	ear change (pei	rcent)					
1992	-63.5	54.2	-6.8	-26.0	16.6	21.5	
1995	53.5	70.0	13.8	7.9	32.4	39.4	
1998	42.9	22.4	19.3	95.1	22.9	63.0	
2001	-45.6	-14.1	9.5	35.0	10.3	7.7	
2004	82.6	-30.1	5.1	-36.5	-31.2	-15.7	
2007	81.0	55.4	-7.6	48.8	5.3	25.8	

# Percent of families with directly held stocks By age of head



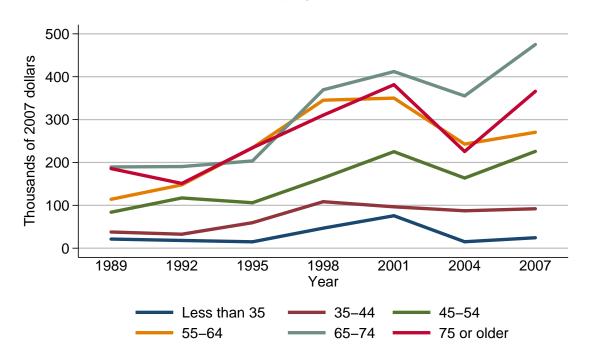
		i cicciii oi ia	mines with an	cetty field 3to	CKS				
	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (pe	ercent)								
1989	11.0	16.4	22.1	20.8	18.6	18.9			
1992	10.8	19.4	18.7	22.0	16.2	19.4			
1995	10.8	14.6	17.7	15.0	18.6	19.7			
1998	13.1	18.9	22.6	25.0	21.1	18.0			
2001	17.4	21.6	22.0	26.7	20.5	21.8			
2004	13.3	18.5	23.2	29.1	25.4	18.4			
2007	13.7	17.0	18.6	21.3	19.1	20.2			
Three-ye	ear change (per	centage point	s)						
1992	-0.2	3.0	-3.4	1.2	-2.4	0.5			
1995	0.0	-4.8	-1.0	-7.0	2.4	0.3			
1998	2.3	4.3	4.9	10.0	2.5	-1.7			
2001	4.3	2.7	-0.6	1.7	-0.6	3.8			
2004	-4.1	-3.1	1.2	2.4	4.9	-3.4			
2007	0.4	-1.5	-4.6	-7.8	-6.3	1.8			

## Median value of directly held stocks for families with holdings By age of head



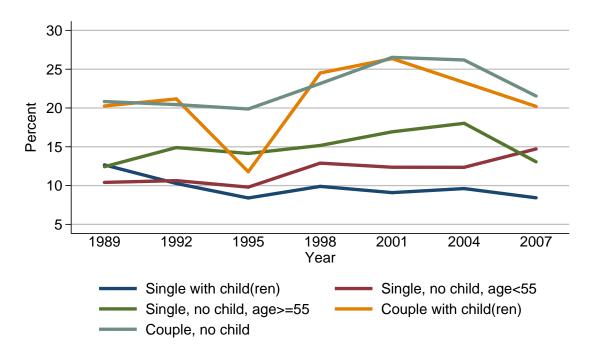
Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	4.8	5.8	8.0	32.2	40.2	40.2		
1992	2.9	5.8	15.1	18.8	21.7	36.2		
1995	4.1	6.1	13.5	26.2	27.0	24.3		
1998	6.4	15.3	30.6	26.7	63.7	63.7		
2001	6.7	17.5	17.5	46.8	99.4	70.2		
2004	4.8	11.0	15.9	27.5	46.1	54.9		
2007	3.0	15.0	18.5	24.0	38.0	40.0		
Three-ye	ear change (per	cent)						
1992	-39.6	0.0	88.8	-41.6	-46.0	-10.0		
1995	41.4	5.2	-10.6	39.4	24.4	-32.9		
1998	56.1	150.8	126.7	1.9	135.9	162.1		
2001	4.7	14.4	-42.8	75.3	56.0	10.2		
2004	-28.4	-37.1	-9.1	-41.2	-53.6	-21.8		
2007	-37.5	36.4	16.4	-12.7	-17.6	-27.1		

## Mean value of directly held stocks for families with holdings By age of head



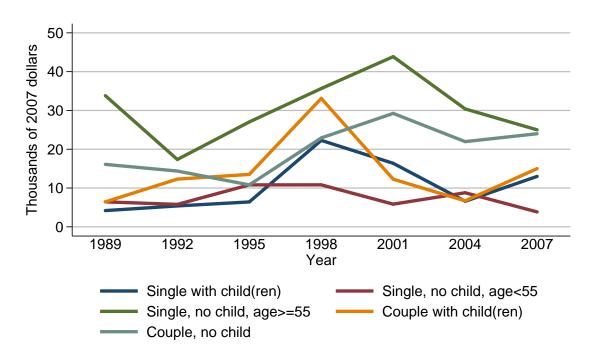
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	21.3	37.8	83.9	114.1	189.5	185.7	
1992	18.0	32.6	117.2	147.8	190.5	151.0	
1995	14.9	59.5	106.0	234.2	203.6	234.3	
1998	46.8	108.5	163.9	345.2	369.5	310.3	
2001	75.7	96.5	225.1	350.1	412.0	381.4	
2004	15.1	87.3	163.7	242.8	355.2	225.6	
2007	24.4	92.0	225.8	270.4	475.2	365.9	
Three-ye	ear change (per	cent)					
1992	-15.5	-13.8	39.7	29.5	0.5	-18.7	
1995	-17.2	82.5	-9.6	58.5	6.9	55.2	
1998	214.1	82.4	54.6	47.4	81.5	32.4	
2001	61.8	-11.1	37.3	1.4	11.5	22.9	
2004	-80.1	-9.5	-27.3	-30.6	-13.8	-40.8	
2007	61.6	5.4	37.9	11.4	33.8	62.2	

## Percent of families with directly held stocks By family structure



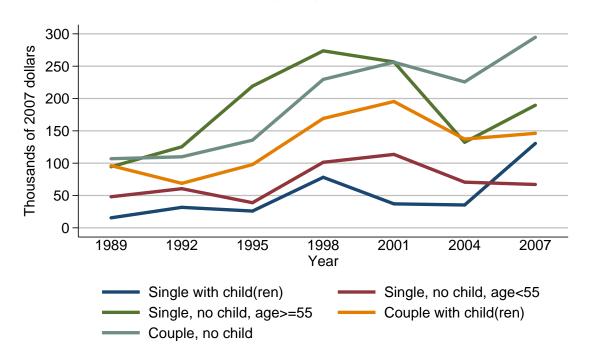
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	12.7	10.4	12.4	20.3	20.8
1992	10.3	10.6	14.9	21.2	20.4
1995	8.4	9.8	14.1	11.8	19.9
1998	9.9	12.9	15.2	24.5	23.2
2001	9.1	12.4	16.9	26.4	26.5
2004	9.6	12.4	18.0	23.3	26.2
2007	8.4	14.7	13.1	20.2	21.5
Three-ye	ar change (percei	ntage points)			
1992	-2.4	0.2	2.5	0.9	-0.4
1995	-1.9	-0.8	-0.8	-9.4	-0.5
1998	1.5	3.1	1.1	12.7	3.3
2001	-0.8	-0.5	1.7	1.9	3.3
2004	0.5	0.0	1.1	-3.1	-0.3
2007	-1.2	2.3	-4.9	-3.1	-4.7

## Median value of directly held stocks for families with holdings By family structure



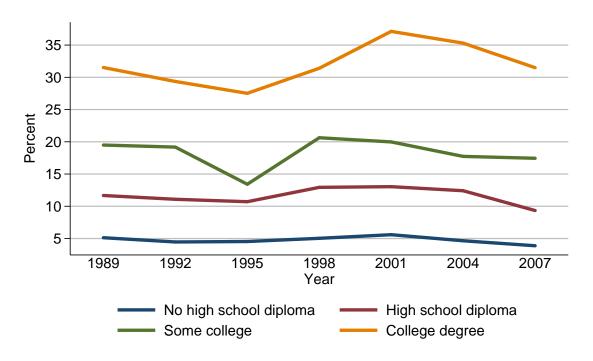
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	4.2	6.4	33.8	6.4	16.1			
1992	5.4	5.8	17.4	12.3	14.4			
1995	6.4	10.8	27.0	13.5	10.8			
1998	22.3	10.8	35.6	33.1	22.9			
2001	16.4	5.8	43.9	12.3	29.2			
2004	6.6	8.8	30.4	6.7	22.0			
2007	13.0	3.8	25.0	15.0	24.0			
Three-ye	ar change (percei	nt)						
1992	28.6	-9.4	-48.5	92.2	-10.6			
1995	18.5	86.2	55.2	9.8	-25.0			
1998	248.4	0.0	31.9	145.2	112.0			
2001	-26.5	-46.3	23.3	-62.8	27.5			
2004	-59.8	51.7	-30.8	-45.5	-24.7			
2007	97.0	-56.8	-17.8	123.9	9.1			

## Mean value of directly held stocks for families with holdings By family structure



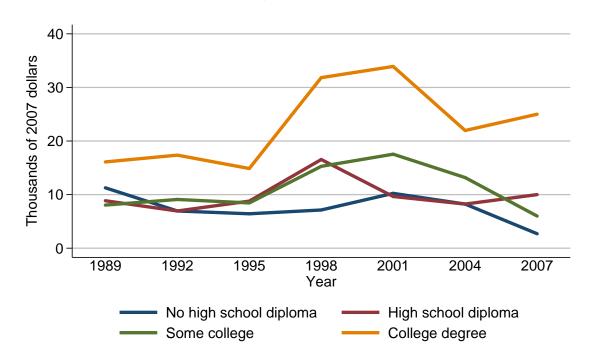
	Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (the	ousands of 2007 o	dollars)					
1989	15.5	48.1	94.4	96.2	106.9		
1992	31.7	60.6	125.3	68.8	109.9		
1995	26.0	38.9	219.1	97.9	135.7		
1998	78.2	101.4	273.7	169.1	229.6		
2001	37.1	113.6	256.6	195.4	256.1		
2004	35.3	70.6	132.3	137.2	225.7		
2007	130.6	67.0	189.6	146.2	294.7		
Three-ye	ar change (percei	nt)					
1992	104.5	26.0	32.7	-28.5	2.8		
1995	-18.0	-35.8	74.9	42.3	23.5		
1998	200.8	160.7	24.9	72.7	69.2		
2001	-52.6	12.0	-6.2	15.6	11.5		
2004	-4.9	-37.9	-48.4	-29.8	-11.9		
2007	270.0	-5.1	43.3	6.6	30.6		

## Percent of families with directly held stocks By education of head



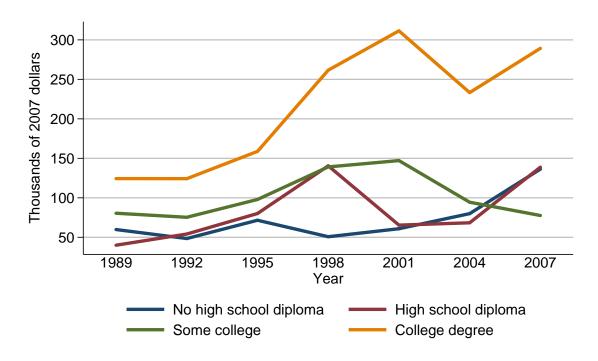
	Talvastian of hand						
			n of head				
Year	No high school	High school	Some college	College degree			
	diploma	diploma					
Level (pe	rcent)						
1989	5.1	11.7	19.5	31.5			
1992	4.5	11.1	19.2	29.4			
1995	4.5	10.7	13.4	27.5			
1998	5.0	12.9	20.6	31.4			
2001	5.6	13.0	20.0	37.1			
2004	4.7	12.4	17.7	35.3			
2007	3.9	9.3	17.4	31.5			
Three-yea	ar change (percentage	points)					
1992	-0.6	-0.6	-0.3	-2.1			
1995	0.0	-0.4	-5.8	-1.9			
1998	0.5	2.2	7.2	3.9			
2001	0.6	0.1	-0.6	5.7			
2004	-0.9	-0.6	-2.3	-1.8			
2007	-0.8	-3.1	-0.3	-3.8			

## Median value of directly held stocks for families with holdings By education of head



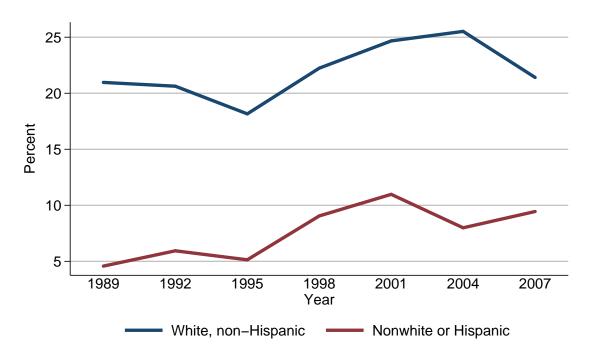
		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	11.3	8.9	8.0	16.1		
1992	6.9	6.9	9.1	17.4		
1995	6.4	8.8	8.4	14.9		
1998	7.1	16.6	15.3	31.8		
2001	10.2	9.6	17.5	33.9		
2004	8.2	8.2	13.2	22.0		
2007	2.7	10.0	6.0	25.0		
Three-yea	ar change (percent)					
1992	-38.9	-22.5	13.8	8.1		
1995	-7.2	27.5	-7.7	-14.4		
1998	10.9	88.6	82.1	113.4		
2001	43.7	-42.2	14.4	6.6		
2004	-19.6	-14.6	-24.6	-35.1		
2007	-67.1	22.0	-54.5	13.6		

## Mean value of directly held stocks for families with holdings By education of head



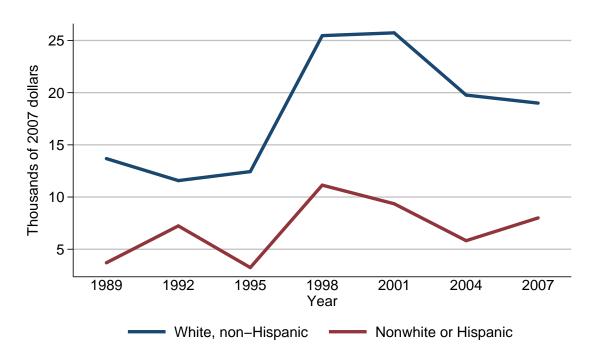
		Education	on of head	90
Year	No high school	High school	Some college	College degree
	diploma	diploma	_	
Level (the	ousands of 2007 dollars	;)		
1989	59.8	40.0	80.5	124.3
1992	48.4	54.1	75.3	124.2
1995	71.6	80.1	97.9	158.8
1998	50.7	140.5	139.1	261.6
2001	60.8	65.4	147.1	311.4
2004	80.0	68.4	94.4	233.3
2007	136.3	138.8	77.6	289.3
Three-yea	ar change (percent)			
1992	-19.1	35.2	-6.5	-0.1
1995	47.9	48.1	30.0	27.9
1998	-29.2	75.4	42.1	64.7
2001	19.9	-53.5	5.8	19.0
2004	31.6	4.6	-35.8	-25.1
2007	70.4	102.9	-17.8	24.0

# Percent of families with directly held stocks By race or ethnicity of respondent



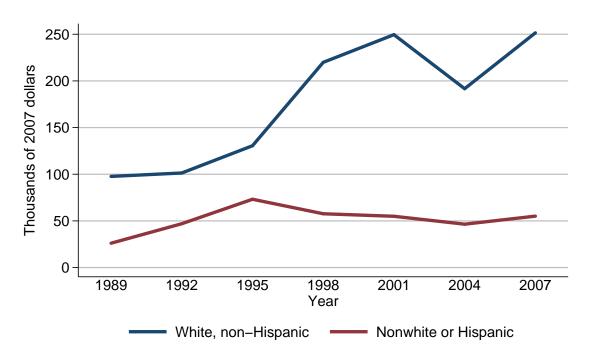
		til tiola ottotio			
Race or ethnicity of respondent					
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	21.0	4.6			
1992	20.6	5.9			
1995	18.2	5.1			
1998	22.2	9.1			
2001	24.7	11.0			
2004	25.5	8.0			
2007	21.4	9.4			
Three-year char	nge (percentage points)				
1992	-0.4	1.3			
1995	-2.4	-0.8			
1998	4.0	4.0			
2001	2.5	1.9			
2004	0.8	-3.0			
2007	-4.1	1.4			

## Median value of directly held stocks for families with holdings By race or ethnicity of respondent



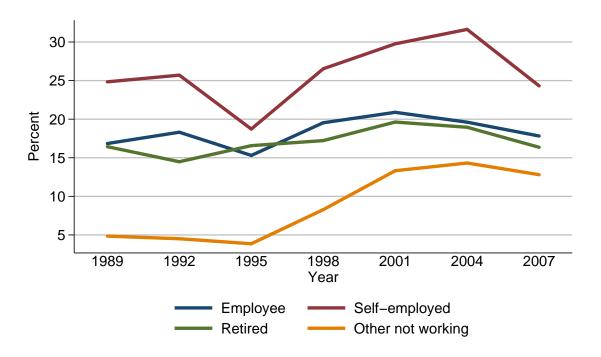
	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	13.7	3.7	
1992	11.6	7.2	
1995	12.4	3.2	
1998	25.5	11.1	
2001	25.7	9.4	
2004	19.8	5.8	
2007	19.0	8.0	
Three-year cha	ange (percent)		
1992	-15.3	94.6	
1995	6.9	-55.6	
1998	105.6	246.9	
2001	0.8	-15.3	
2004	-23.0	-38.3	
2007	-4.0	37.9	

## Mean value of directly held stocks for families with holdings By race or ethnicity of respondent



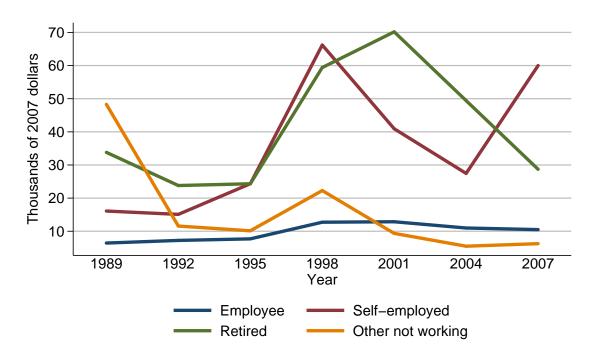
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	97.7	26.1			
1992	101.3	47.0			
1995	130.6	73.2			
1998	219.9	57.7			
2001	249.6	55.0			
2004	191.7	46.5			
2007	251.5	55.1			
Three-year cha	nge (percent)				
1992	3.7	80.1			
1995	28.9	55.7			
1998	68.4	-21.2			
2001	13.5	-4.7			
2004	-23.2	-15.5			
2007	31.2	18.5			

# Percent of families with directly held stocks By current work status of head



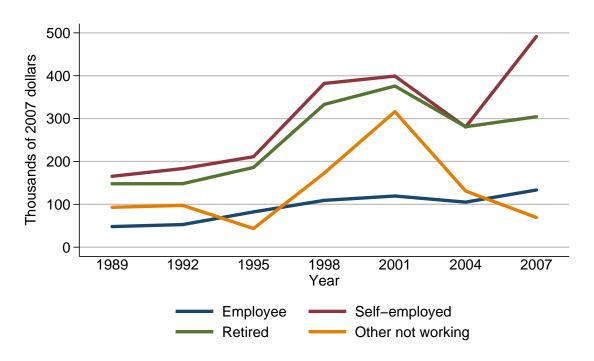
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (perd	cent)			
1989	16.8	24.8	16.4	4.8
1992	18.3	25.7	14.5	4.5
1995	15.3	18.7	16.6	3.9
1998	19.5	26.5	17.2	8.3
2001	20.9	29.8	19.6	13.3
2004	19.6	31.6	19.0	14.3
2007	17.8	24.3	16.4	12.8
Three-year	r change (percentag	ge points)		
1992	1.5	0.9	-1.9	-0.3
1995	-3.0	-7.0	2.1	-0.6
1998	4.2	7.8	0.6	4.4
2001	1.4	3.3	2.4	5.0
2004	-1.3	1.8	-0.6	1.0
2007	-1.8	-7.3	-2.6	-1.5

## Median value of directly held stocks for families with holdings By current work status of head



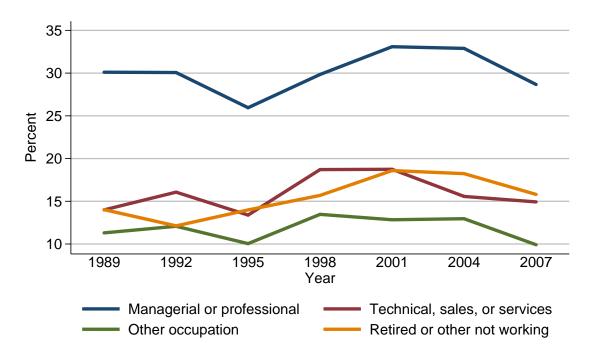
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working  48.3 11.6 10.1 22.3 9.4 5.5 6.2  -76.0 -12.9 120.8 -57.8 -41.5
Level (thou	usands of 2007 dolla	ars)		
1989	6.4	16.1	33.8	48.3
1992	7.2	15.1	23.8	11.6
1995	7.7	24.3	24.3	10.1
1998	12.7	66.2	59.4	22.3
2001	12.9	40.9	70.2	9.4
2004	11.0	27.5	49.4	5.5
2007	10.5	60.0	28.7	6.2
Three-year	r change (percent)			
1992	12.5	-6.2	-29.6	-76.0
1995	6.9	60.9	2.1	-12.9
1998	64.9	172.4	144.4	120.8
2001	1.6	-38.2	18.2	-57.8
2004	-14.7	-32.8	-29.6	-41.5
2007	-4.5	118.2	-41.9	12.7

## Mean value of directly held stocks for families with holdings By current work status of head



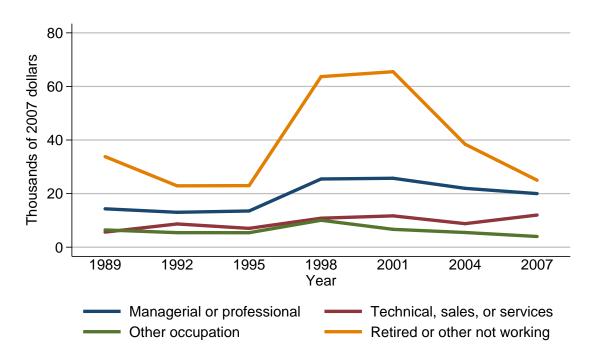
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	ısands of 2007 dolla	ars)				
1989	48.1	165.4	148.0	93.1		
1992	52.8	183.5	148.2	97.6		
1995	82.3	211.1	186.1	43.5		
1998	109.2	382.0	333.0	172.8		
2001	119.4	399.1	375.9	316.1		
2004	105.2	280.4	281.0	131.0		
2007	133.4	491.4	304.3	69.3		
Three-year	r change (percent)					
1992	9.8	10.9	0.1	4.8		
1995	55.9	15.0	25.6	-55.4		
1998	32.7	81.0	78.9	297.2		
2001	9.3	4.5	12.9	82.9		
2004	-11.9	-29.7	-25.2	-58.6		
2007	26.8	75.2	8.3	-47.1		

## Percent of families with directly held stocks By current occupation of head



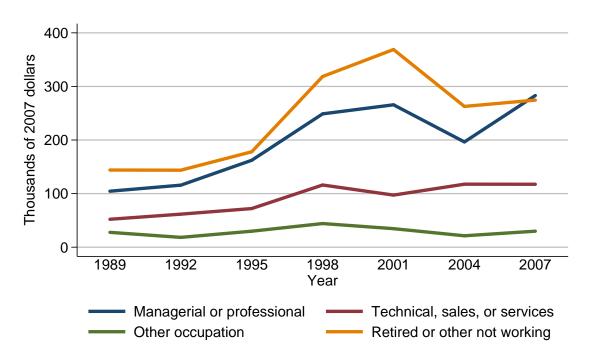
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	30.1	14.0	11.3	14.0
1992	30.1	16.1	12.1	12.1
1995	26.0	13.4	10.0	14.0
1998	29.8	18.7	13.5	15.7
2001	33.1	18.7	12.8	18.6
2004	32.9	15.6	13.0	18.2
2007	28.7	14.9	9.9	15.8
Three-yea	ar change (percentag	e points)		
1992	0.0	2.1	0.8	-1.9
1995	-4.1	-2.7	-2.1	1.9
1998	3.8	5.3	3.5	1.7
2001	3.3	0.0	-0.7	2.9
2004	-0.2	-3.1	0.2	-0.4
2007	-4.2	-0.7	-3.1	-2.4

## Median value of directly held stocks for families with holdings By current occupation of head



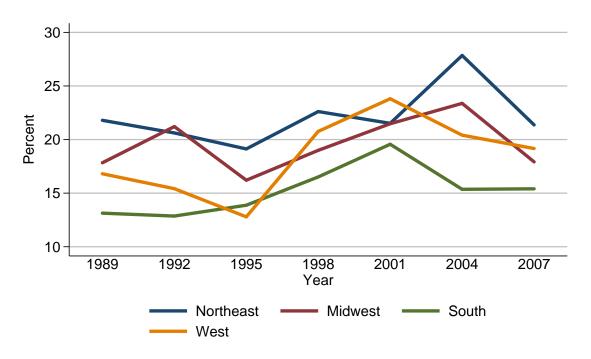
		Current occupa	ation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	ousands of 2007 dolla	nrs)				
1989	14.3	5.6	6.4	33.8		
1992	13.0	8.7	5.4	22.9		
1995	13.5	7.0	5.4	23.0		
1998	25.5	10.8	10.1	63.7		
2001	25.7	11.7	6.7	65.5		
2004	22.0	8.8	5.5	38.4		
2007	20.0	12.0	4.0	25.0		
Three-yea	ar change (percent)					
1992	-9.1	55.4	-15.6	-32.2		
1995	3.8	-19.5	0.0	0.4		
1998	88.9	54.3	87.0	177.0		
2001	0.8	8.3	-33.7	2.8		
2004	-14.4	-24.8	-17.9	-41.4		
2007	-9.1	36.4	-27.3	-34.9		

## Mean value of directly held stocks for families with holdings By current occupation of head



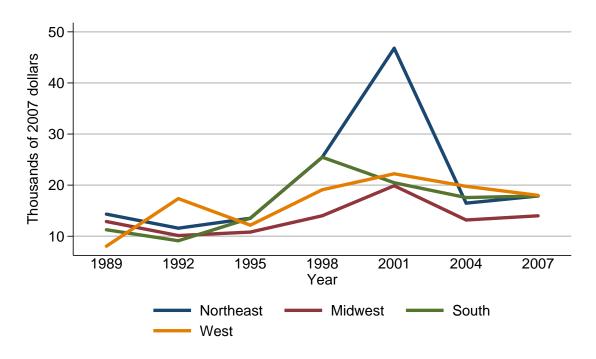
	Current occupation of head						
Year	Managerial or	Technical, sales,	Other	Retired or other			
ioai	9						
	professional	or services	occupation	not working			
Level (tha	ousands of 2007 dolla	rs)					
1989	104.5	52.1	27.7	144.0			
1992	115.8	61.7	18.3	143.7			
1995	162.2	72.1	29.9	178.1			
1998	248.8	116.1	44.1	318.5			
2001	265.7	97.2	34.6	368.9			
2004	196.5	117.6	21.3	262.7			
2007	283.1	117.5	29.9	274.5			
Three-yea	ar change (percent)						
1992	10.8	18.4	-33.9	-0.2			
1995	40.1	16.9	63.4	23.9			
1998	53.4	61.0	47.5	78.8			
2001	6.8	-16.3	-21.5	15.8			
2004	-26.0	21.0	-38.4	-28.8			
2007	44.1	-0.1	40.4	4.5			

# Percent of families with directly held stocks By region



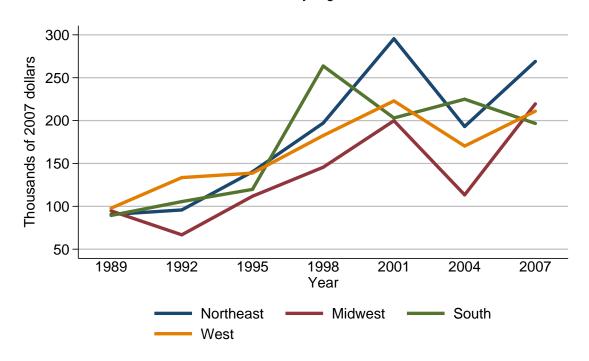
	1 0.0011	t or families with and	ony nora otoene			
	Region					
Year	Northeast	Midwest	South	West		
Level (perd	cent)					
1989	21.8	17.8	13.1	16.8		
1992	20.6	21.2	12.9	15.4		
1995	19.1	16.2	13.9	12.8		
1998	22.6	19.0	16.5	20.8		
2001	21.5	21.5	19.6	23.8		
2004	27.8	23.4	15.4	20.4		
2007	21.4	17.9	15.4	19.2		
Three-year	r change (percentage	points)				
1992	-1.2	3.4	-0.2	-1.4		
1995	-1.5	-5.0	1.0	-2.6		
1998	3.5	2.8	2.6	8.0		
2001	-1.1	2.5	3.1	3.0		
2004	6.3	1.9	-4.2	-3.4		
2007	-6.4	-5.5	0.0	-1.2		

## Median value of directly held stocks for families with holdings By region



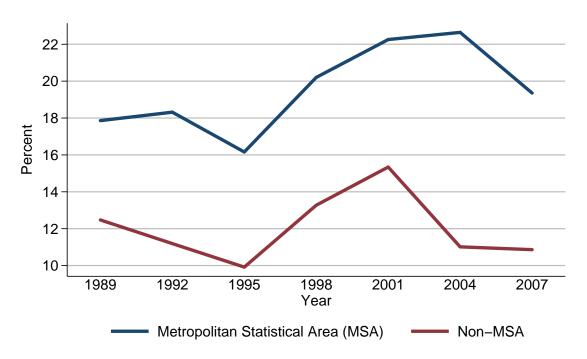
	Region			
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	14.3	12.9	11.3	8.0
1992	11.6	10.1	9.1	17.4
1995	13.5	10.8	13.5	12.2
1998	25.5	14.0	25.5	19.1
2001	46.8	19.9	20.5	22.2
2004	16.5	13.2	17.6	19.8
2007	17.9	14.0	17.9	18.0
Three-year	r change (percent)			
1992	-18.9	-21.7	-19.5	117.5
1995	16.4	6.9	48.4	-29.9
1998	88.9	29.6	88.9	56.6
2001	83.5	42.1	-19.6	16.2
2004	-64.7	-33.7	-14.1	-10.8
2007	8.5	6.1	1.7	-9.1

# Mean value of directly held stocks for families with holdings By region



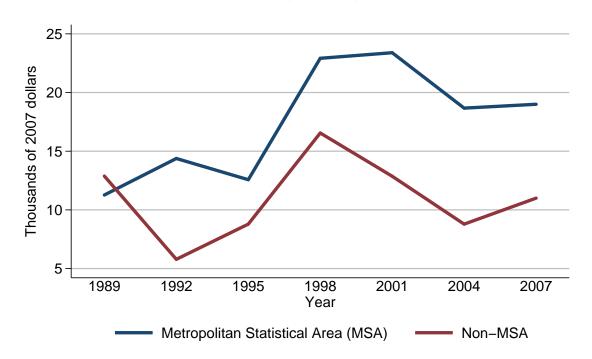
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	90.5	94.7	89.4	97.9
1992	95.8	66.8	105.5	133.5
1995	140.3	111.8	119.8	138.8
1998	197.2	145.6	263.7	182.6
2001	295.4	199.8	203.0	222.9
2004	193.1	113.4	224.9	170.3
2007	269.0	219.5	196.7	211.0
Three-year	r change (percent)			
1992	5.9	-29.5	18.0	36.4
1995	46.5	67.4	13.6	4.0
1998	40.6	30.2	120.1	31.6
2001	49.8	37.2	-23.0	22.1
2004	-34.6	-43.2	10.8	-23.6
2007	39.3	93.6	-12.5	23.9

# Percent of families with directly held stocks By urbanicity



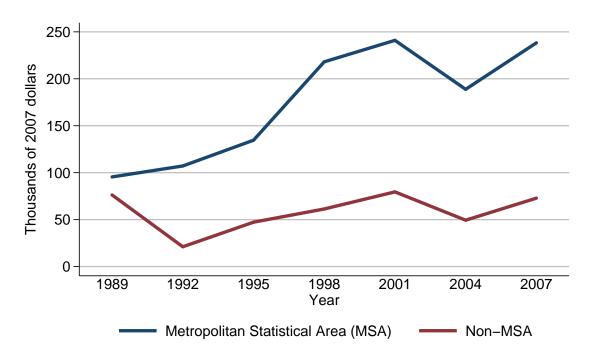
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	17.9	12.5			
1992	18.3	11.2			
1995	16.2	9.9			
1998	20.2	13.3			
2001	22.3	15.3			
2004	22.6	11.0			
2007	19.4	10.9			
Three-year c	change (percentage points)				
1992	0.4	-1.3			
1995	-2.1	-1.3			
1998	4.0	3.4			
2001	2.1	2.0			
2004	0.3	-4.3			
2007	-3.2	-0.1			

## Median value of directly held stocks for families with holdings By urbanicity



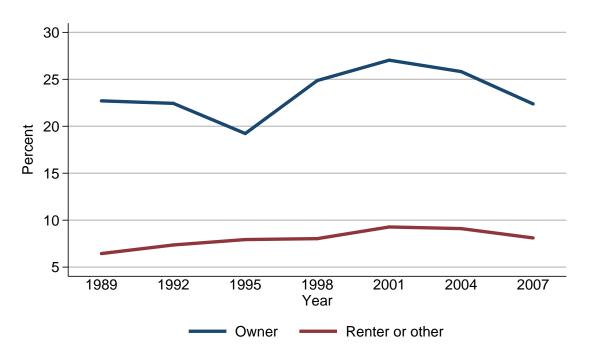
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	11.3	12.9			
1992	14.4	5.8			
1995	12.6	8.8			
1998	22.9	16.6			
2001	23.4	12.9			
2004	18.7	8.8			
2007	19.0	11.0			
Three-year c	hange (percent)				
1992	27.4	-55.0			
1995	-12.5	51.7			
1998	81.7	88.6			
2001	2.2	-22.3			
2004	-20.1	-31.8			
2007	1.6	25.0			

## Mean value of directly held stocks for families with holdings By urbanicity



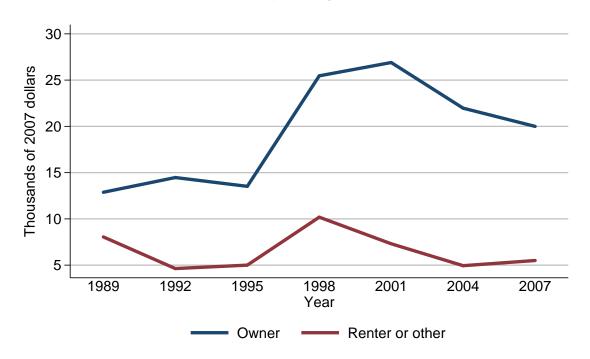
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	95.5	76.3			
1992	107.1	21.1			
1995	134.6	47.3			
1998	218.1	61.3			
2001	240.9	79.6			
2004	188.8	49.4			
2007	238.3	72.9			
Three-year c	hange (percent)				
1992	12.1	-72.3			
1995	25.7	124.2			
1998	62.0	29.6			
2001	10.5	29.9			
2004	-21.6	-37.9			
2007	26.2	47.6			

# Percent of families with directly held stocks By housing status



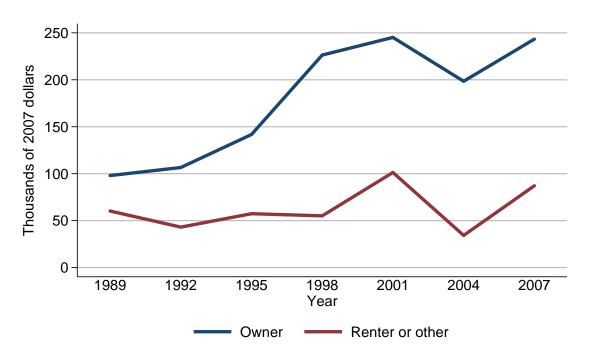
	1 Crocint of families with and	<u> </u>			
	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	22.7	6.4			
1992	22.4	7.4			
1995	19.2	7.9			
1998	24.9	8.0			
2001	27.0	9.3			
2004	25.8	9.1			
2007	22.4	8.1			
Three-year chang	ge (percentage points)				
1992	-0.3	1.0			
1995	-3.2	0.5			
1998	5.7	0.1			
2001	2.1	1.3			
2004	-1.2	-0.2			
2007	-3.4	-1.0			

## Median value of directly held stocks for families with holdings By housing status



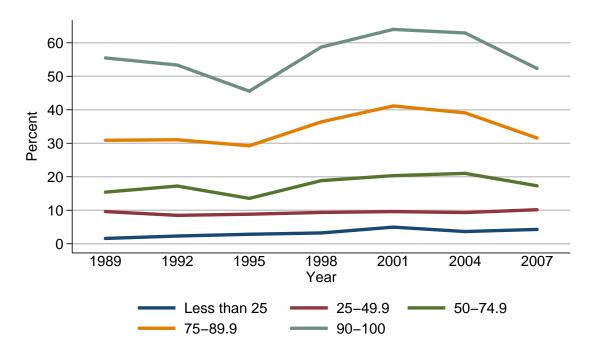
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	12.9	8.0
1992	14.5	4.6
1995	13.5	5.0
1998	25.5	10.2
2001	26.9	7.3
2004	22.0	4.9
2007	20.0	5.5
Three-year change	e (percent)	
1992	12.4	-42.5
1995	-6.9	8.7
1998	88.9	104.0
2001	5.5	-28.4
2004	-18.2	-32.9
2007	-9.1	12.2

## Mean value of directly held stocks for families with holdings By housing status



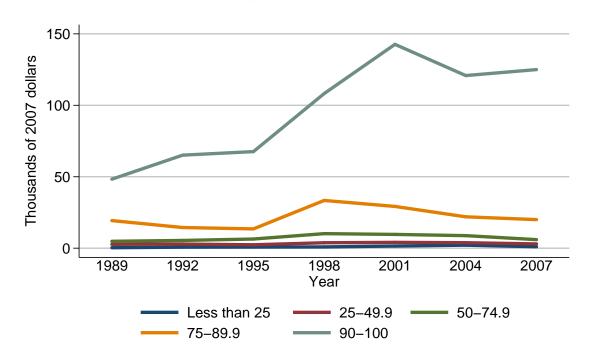
	Hous	sing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	98.0	60.2		
1992	106.6	43.1		
1995	141.7	57.4		
1998	226.4	55.1		
2001	245.1	101.3		
2004	198.5	34.3		
2007	243.3	87.1		
Three-year change	e (percent)			
1992	8.8	-28.4		
1995	32.9	33.2		
1998	59.8	-4.0		
2001	8.3	83.8		
2004	-19.0	-66.1		
2007	22.6	153.9		

# Percent of families with directly held stocks By percentile of net worth



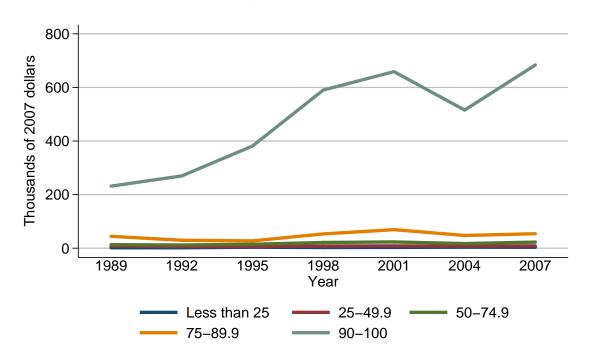
			and the conjust			
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	1.6	9.6	15.4	30.9	55.5	
1992	2.3	8.5	17.2	31.0	53.4	
1995	2.8	8.8	13.5	29.2	45.6	
1998	3.2	9.3	18.9	36.4	58.7	
2001	5.0	9.6	20.3	41.1	64.0	
2004	3.6	9.3	21.0	39.1	62.9	
2007	4.3	10.2	17.3	31.6	52.3	
Three-ye	ear change (percen	tage points)				
1992	0.7	-1.1	1.8	0.1	-2.1	
1995	0.5	0.3	-3.7	-1.8	-7.8	
1998	0.4	0.5	5.4	7.2	13.1	
2001	1.8	0.3	1.4	4.7	5.3	
2004	-1.4	-0.3	0.7	-2.0	-1.1	
2007	0.7	0.9	-3.7	-7.5	-10.6	

## Median value of directly held stocks for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (the	ousands of 2007 d	ollars)				
1989	0.3	2.7	4.8	19.3	48.3	
1992	0.7	2.9	5.4	14.5	65.1	
1995	0.8	2.4	6.4	13.5	67.6	
1998	0.9	3.8	10.2	33.4	108.2	
2001	1.5	4.1	9.6	29.2	142.7	
2004	2.1	3.8	8.8	22.0	120.8	
2007	1.1	3.0	6.0	20.0	125.0	
Three-ye	ear change (percen	t)				
1992	133.3	7.4	12.5	-24.9	34.8	
1995	14.3	-17.2	18.5	-6.9	3.8	
1998	12.5	58.3	59.4	147.4	60.1	
2001	66.7	7.9	-5.9	-12.6	31.9	
2004	40.0	-7.3	-8.3	-24.7	-15.3	
2007	-47.6	-21.1	-31.8	-9.1	3.5	

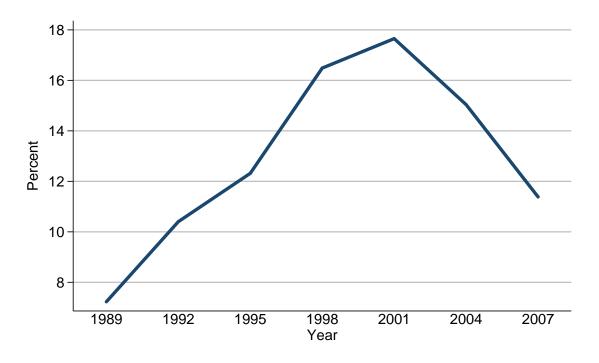
# Mean value of directly held stocks for families with holdings By percentile of net worth



### Mean value of directly held stocks for families with holdings

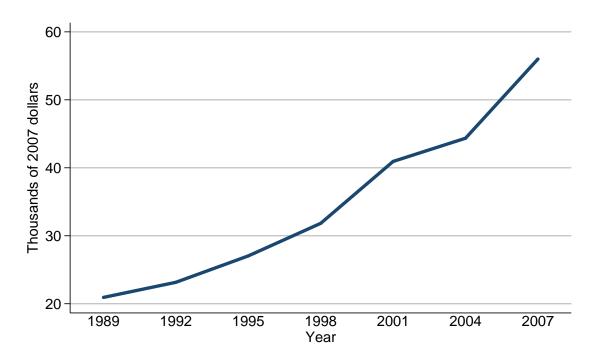
				<u> </u>	
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	1.6	8.1	13.2	44.3	231.7
1992	1.5	5.9	12.0	29.6	269.8
1995	3.7	5.8	14.7	27.4	381.3
1998	2.5	8.1	21.3	53.3	590.2
2001	3.0	8.6	23.4	69.2	659.0
2004	3.9	7.4	17.3	47.6	515.5
2007	3.5	8.7	22.8	54.0	683.8
Three-ye	ear change (percen	t)			
1992	-6.2	-27.2	-9.1	-33.2	16.4
1995	146.7	-1.7	22.5	-7.4	41.3
1998	-32.4	39.7	44.9	94.5	54.8
2001	20.0	6.2	9.9	29.8	11.7
2004	30.0	-14.0	-26.1	-31.2	-21.8
2007	-10.3	17.6	31.8	13.4	32.6

# Percent of families with pooled investment funds For all families



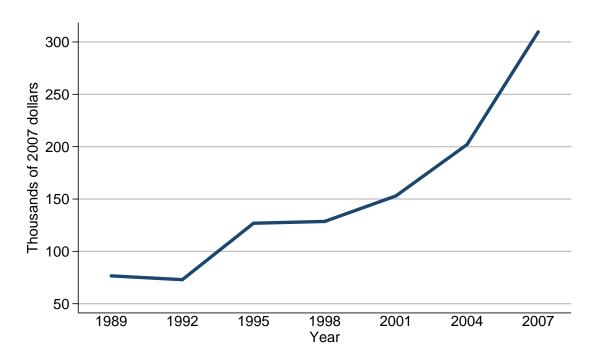
reicent of families with pooled investment funds					
Year	All families				
Level (percent)					
1989	7.2				
1992	10.4				
1995	12.3				
1998	16.5				
2001	17.7				
2004	15.0				
2007	11.4				
Three-year change (percentage p	points)				
1992	3.2				
1995	1.9				
1998	4.2				
2001	1.2				
2004	-2.7				
2007	-3.6				

# Median value of pooled investment funds for families with holdings For all families



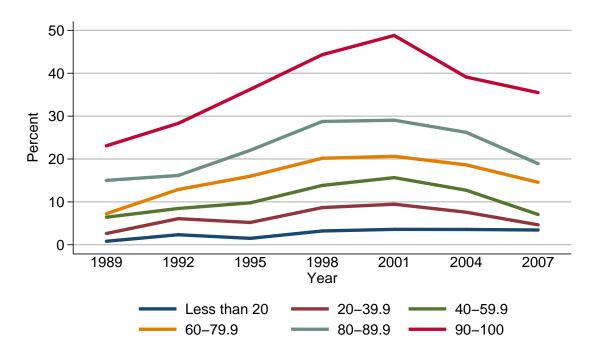
median value of pooled investment funds for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	20.9				
1992	23.2				
1995	27.0				
1998	31.8				
2001	40.9				
2004	44.4				
2007	56.0				
Three-year change (percent)					
1992	11.0				
1995	16.4				
1998	17.8				
2001	28.6				
2004	8.6				
2007	26.1				

# Mean value of pooled investment funds for families with holdings For all families



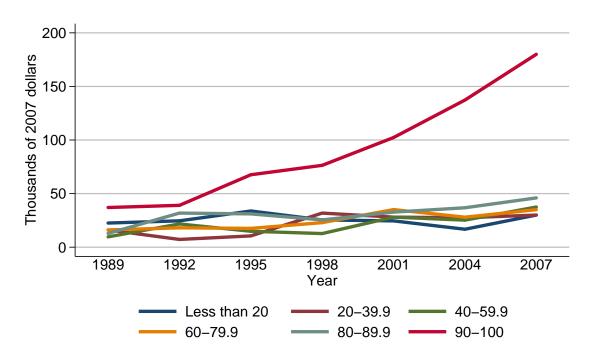
mean value of pooled investment funds for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	76.6				
1992	73.0				
1995	126.9				
1998	128.6				
2001	152.9				
2004	202.0				
2007	309.7				
Three-year change (percent)					
1992	-4.7				
1995	73.8				
1998	1.3				
2001	18.9				
2004	32.1				
2007	53.3				

# Percent of families with pooled investment funds By percentile of income



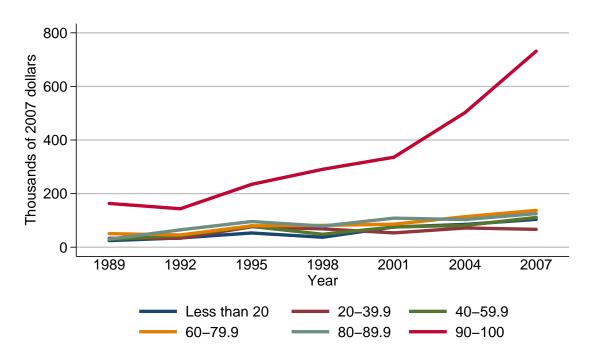
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	8.0	2.6	6.4	7.2	15.0	23.1		
1992	2.3	6.1	8.5	12.9	16.2	28.3		
1995	1.5	5.2	9.8	16.0	22.0	36.2		
1998	3.2	8.7	13.8	20.2	28.8	44.3		
2001	3.6	9.5	15.7	20.6	29.0	48.8		
2004	3.6	7.6	12.7	18.6	26.2	39.1		
2007	3.4	4.6	7.1	14.6	18.9	35.5		
Three-ye	ear change (per	centage point	s)					
1992	1.5	3.5	2.1	5.7	1.2	5.2		
1995	-0.8	-0.9	1.3	3.1	5.8	7.9		
1998	1.7	3.5	4.0	4.2	6.8	8.1		
2001	0.4	8.0	1.9	0.4	0.2	4.5		
2004	0.0	-1.9	-3.0	-2.0	-2.8	-9.7		
2007	-0.2	-3.0	-5.6	-4.0	-7.3	-3.6		

# Median value of pooled investment funds for families with holdings By percentile of income



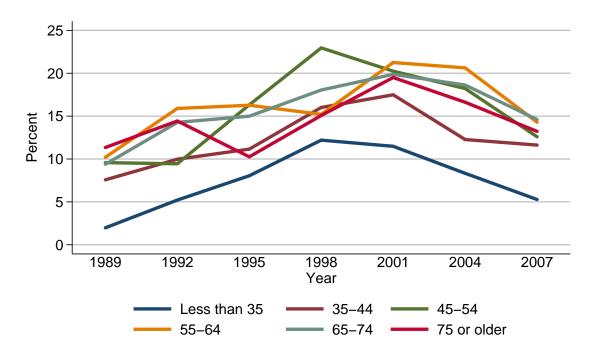
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	22.5	16.1	9.7	16.1	12.9	37.0	
1992	24.6	7.2	21.7	18.1	31.8	39.1	
1995	33.8	10.5	14.9	17.6	31.1	67.6	
1998	25.5	31.8	12.7	22.9	25.5	76.4	
2001	24.6	28.1	28.1	35.1	32.7	102.3	
2004	16.8	27.5	25.3	28.0	36.8	137.3	
2007	30.0	30.0	37.5	35.0	46.0	180.0	
Three-ye	ear change (per	cent)					
1992	9.3	-55.3	123.7	12.4	146.5	5.7	
1995	37.4	45.8	-31.3	-2.8	-2.2	72.9	
1998	-24.6	202.9	-14.8	30.1	-18.0	13.0	
2001	-3.5	-11.6	121.3	53.3	28.2	33.9	
2004	-31.7	-2.1	-10.0	-20.2	12.5	34.2	
2007	78.6	9.1	48.2	25.0	25.0	31.1	

# Mean value of pooled investment funds for families with holdings By percentile of income



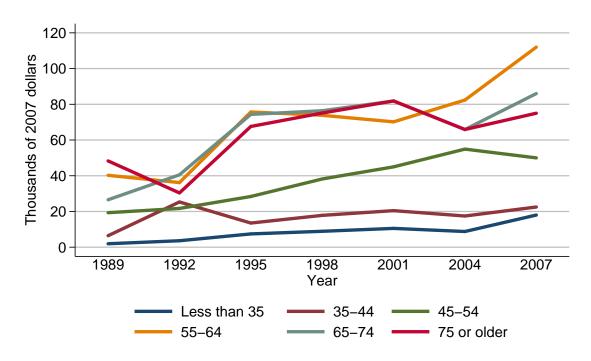
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	24.6	33.3	28.7	50.7	30.0	163.3	
1992	34.6	33.4	43.4	45.7	64.7	143.5	
1995	53.1	76.1	77.5	79.8	95.7	234.5	
1998	37.2	68.5	48.3	81.4	78.9	290.7	
2001	75.4	53.4	75.5	85.8	108.4	335.8	
2004	85.0	71.7	81.4	113.9	103.3	502.4	
2007	103.8	66.7	110.9	137.3	125.3	731.8	
Three-ye	ear change (per	rcent)					
1992	40.7	0.3	51.2	-9.9	115.7	-12.1	
1995	53.5	127.8	78.6	74.6	47.9	63.4	
1998	-29.9	-10.0	-37.7	2.0	-17.6	24.0	
2001	102.7	-22.0	56.3	5.4	37.4	15.5	
2004	12.7	34.3	7.8	32.8	-4.7	49.6	
2007	22.1	-7.0	36.2	20.5	21.3	45.7	

# Percent of families with pooled investment funds By age of head



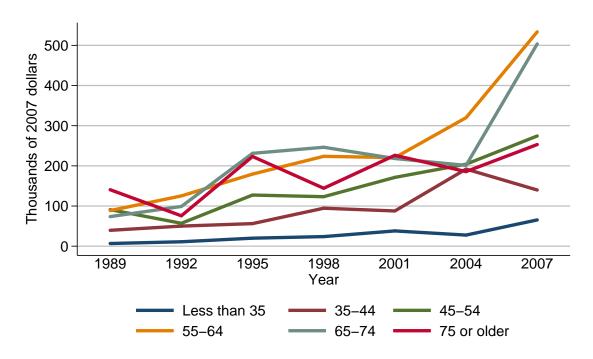
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (p	ercent)							
1989	2.0	7.6	9.6	10.2	9.4	11.3		
1992	5.2	10.0	9.4	15.9	14.3	14.4		
1995	8.0	11.2	16.3	16.3	15.0	10.3		
1998	12.2	16.0	23.0	15.2	18.0	15.1		
2001	11.5	17.5	20.2	21.3	19.9	19.5		
2004	8.3	12.3	18.2	20.6	18.6	16.6		
2007	5.3	11.6	12.6	14.3	14.6	13.2		
Three-ye	ear change (per	centage point	s)					
1992	3.2	2.4	-0.2	5.7	4.9	3.1		
1995	2.8	1.2	6.9	0.4	0.7	-4.1		
1998	4.2	4.8	6.7	-1.1	3.0	4.8		
2001	-0.7	1.5	-2.8	6.1	1.9	4.4		
2004	-3.2	-5.2	-2.0	-0.7	-1.3	-2.9		
2007	-3.0	-0.7	-5.6	-6.3	-4.0	-3.4		

# Median value of pooled investment funds for families with holdings By age of head



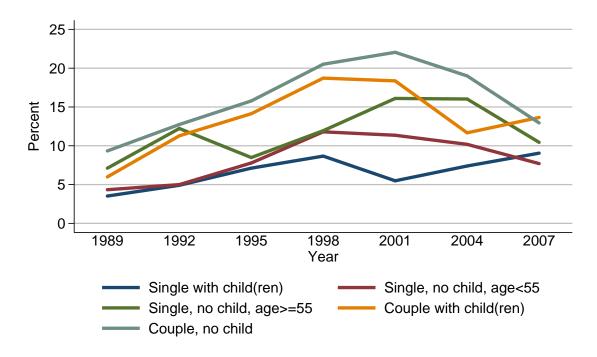
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	1.9	6.4	19.3	40.2	26.6	48.3		
1992	3.6	25.3	21.7	36.2	40.5	30.4		
1995	7.4	13.5	28.4	75.7	74.4	67.6		
1998	8.9	17.8	38.2	73.8	76.4	75.1		
2001	10.5	20.5	45.0	70.2	81.9	81.9		
2004	8.8	17.5	54.9	82.4	65.9	65.9		
2007	18.0	22.5	50.0	112.0	86.0	75.0		
Three-ye	ear change (per	cent)						
1992	89.5	295.3	12.4	-10.0	52.3	-37.1		
1995	105.6	-46.6	30.9	109.1	83.7	122.4		
1998	20.3	31.9	34.5	-2.5	2.7	11.1		
2001	18.0	15.2	17.8	-4.9	7.2	9.1		
2004	-16.2	-14.6	22.0	17.4	-19.5	-19.5		
2007	104.5	28.6	-8.9	35.9	30.5	13.8		

# Mean value of pooled investment funds for families with holdings By age of head



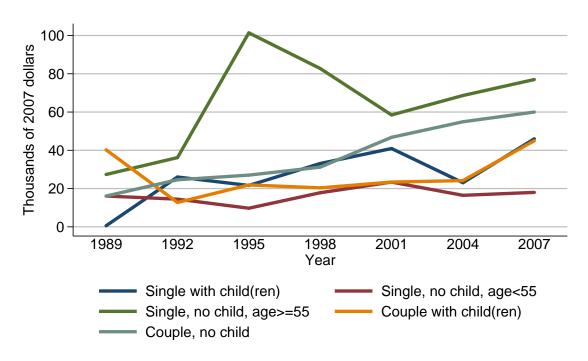
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
1001	35	00 11	10 0 1	00 0 1	00 7 1	70 01 01001	
Loval /th		17 dollara)					
•	nousands of 200	,					
1989	6.7	39.6	91.0	88.7	73.6	140.6	
1992	11.0	50.0	57.0	125.2	98.9	75.7	
1995	20.0	56.3	127.3	179.6	231.2	223.3	
1998	23.9	94.6	123.2	223.7	246.3	144.3	
2001	38.0	87.7	171.3	220.5	218.3	226.2	
2004	27.7	192.0	204.1	319.9	201.2	185.8	
2007	65.4	139.9	274.4	533.6	503.5	253.1	
Three-ye	ear change (per	cent)					
1992	64.2	26.3	-37.4	41.1	34.4	-46.2	
1995	81.8	12.6	123.3	43.5	133.8	195.0	
1998	19.5	68.0	-3.2	24.6	6.5	-35.4	
2001	59.0	-7.3	39.0	-1.4	-11.4	56.8	
2004	-27.1	118.9	19.1	45.1	-7.8	-17.9	
2007	136.1	-27.1	34.4	66.8	150.2	36.2	

# Percent of families with pooled investment funds By family structure



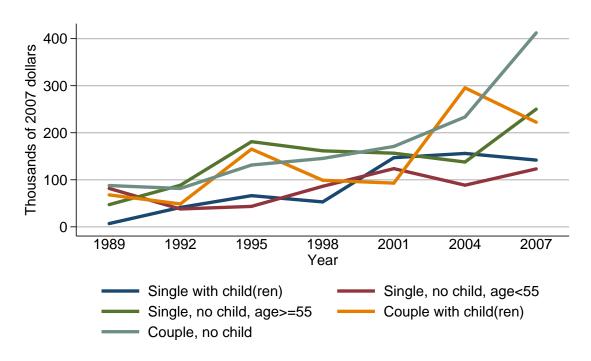
			Family structure				
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (percent)							
1989	3.5	4.3	7.1	6.0	9.3		
1992	4.9	5.0	12.2	11.3	12.7		
1995	7.1	7.8	8.5	14.1	15.8		
1998	8.7	11.8	11.9	18.7	20.5		
2001	5.5	11.4	16.1	18.4	22.0		
2004	7.4	10.2	16.0	11.7	19.0		
2007	9.0	7.7	10.4	13.6	12.9		
Three-ye	ar change (percei	ntage points)					
1992	1.4	0.7	5.1	5.3	3.4		
1995	2.2	2.8	-3.7	2.8	3.1		
1998	1.6	4.0	3.4	4.6	4.7		
2001	-3.2	-0.4	4.2	-0.3	1.5		
2004	1.9	-1.2	-0.1	-6.7	-3.0		
2007	1.6	-2.5	-5.6	1.9	-6.1		

## Median value of pooled investment funds for families with holdings By family structure



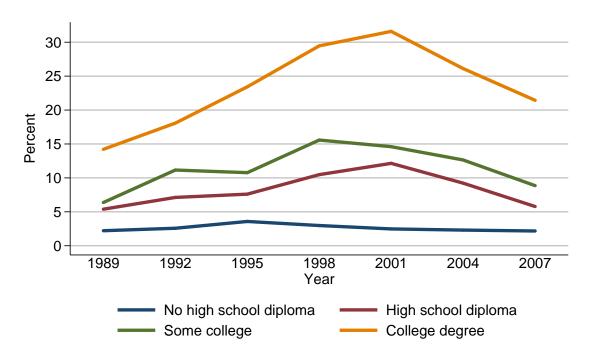
		•	Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
	,	age<55	age≥55	,	
Level (the	ousands of 2007	dollars)			
1989	0.6	16.1	27.4	40.2	16.1
1992	26.0	14.5	36.2	12.7	24.6
1995	21.6	9.7	101.4	21.9	27.0
1998	33.1	17.8	82.8	20.4	31.2
2001	40.9	23.4	58.5	23.4	46.8
2004	23.1	16.5	68.6	24.2	54.9
2007	46.0	18.0	77.0	45.0	60.0
Three-ye	ar change (perce	nt)			
1992	4233.3	-9.9	32.1	-68.4	52.8
1995	-16.9	-33.1	180.1	72.4	9.8
1998	53.2	83.5	-18.3	-6.8	15.6
2001	23.6	31.5	-29.3	14.7	50.0
2004	-43.5	-29.5	17.3	3.4	17.3
2007	99.1	9.1	12.2	86.0	9.3

## Mean value of pooled investment funds for families with holdings By family structure



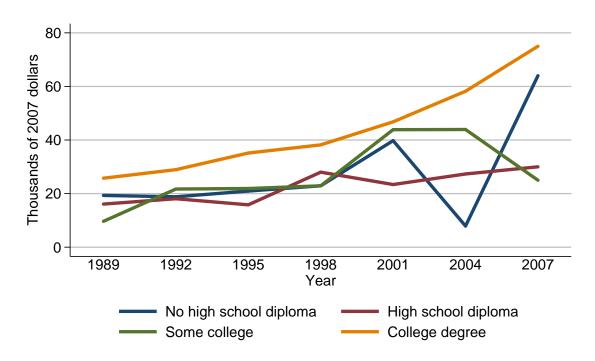
	Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (the	ousands of 2007 o	dollars)					
1989	7.0	81.6	47.2	67.9	87.8		
1992	41.2	38.0	88.4	48.7	81.6		
1995	66.3	43.4	181.0	165.2	131.3		
1998	53.0	86.2	161.5	99.0	145.4		
2001	147.0	123.7	156.5	92.9	170.9		
2004	156.0	88.6	137.7	295.4	233.5		
2007	141.8	123.1	250.1	222.4	412.3		
Three-ye	ar change (percei	nt)					
1992	488.6	-53.4	87.3	-28.3	-7.1		
1995	60.9	14.2	104.8	239.2	60.9		
1998	-20.1	98.6	-10.8	-40.1	10.7		
2001	177.4	43.5	-3.1	-6.2	17.5		
2004	6.1	-28.4	-12.0	218.0	36.6		
2007	-9.1	38.9	81.6	-24.7	76.6		

# Percent of families with pooled investment funds By education of head



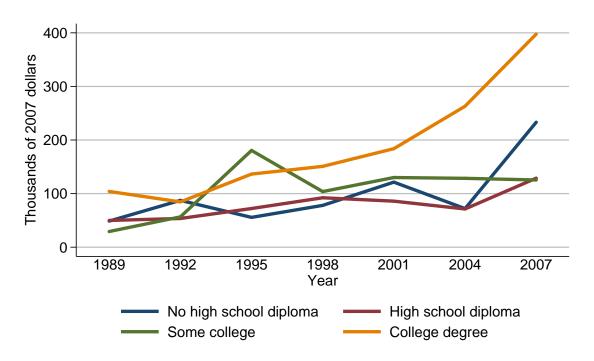
	Education of head					
Vaar	No bimb ochool			Callaga dagga		
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (pe	rcent)					
1989	2.2	5.4	6.4	14.2		
1992	2.6	7.1	11.2	18.1		
1995	3.6	7.6	10.8	23.4		
1998	3.0	10.5	15.6	29.5		
2001	2.5	12.1	14.6	31.6		
2004	2.3	9.2	12.6	26.1		
2007	2.2	5.8	8.9	21.4		
Three-yea	ar change (percentage	points)				
1992	0.4	1.7	4.8	3.9		
1995	1.0	0.5	-0.4	5.3		
1998	-0.6	2.9	4.8	6.1		
2001	-0.5	1.6	-1.0	2.1		
2004	-0.2	-2.9	-2.0	-5.5		
2007	-0.1	-3.4	-3.7	-4.7		

# Median value of pooled investment funds for families with holdings By education of head



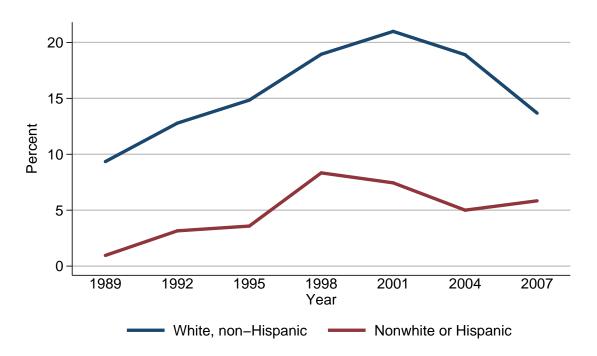
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars)					
1989	19.3	16.1	9.7	25.8		
1992	18.8	18.1	21.7	28.9		
1995	21.0	15.8	21.9	35.1		
1998	22.9	28.0	22.9	38.2		
2001	39.8	23.4	43.9	46.8		
2004	7.9	27.3	43.9	58.2		
2007	64.0	30.0	25.0	75.0		
Three-yea	ar change (percent)					
1992	-2.6	12.4	123.7	12.0		
1995	11.7	-12.7	0.9	21.5		
1998	9.0	77.2	4.6	8.8		
2001	73.8	-16.4	91.7	22.5		
2004	-80.2	16.7	0.0	24.4		
2007	710.1	9.9	-43.1	28.9		

# Mean value of pooled investment funds for families with holdings By education of head



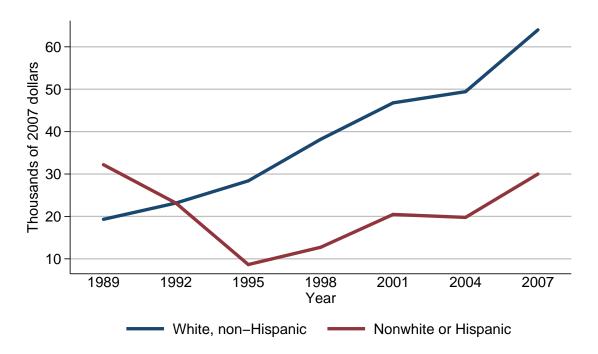
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma	· ·	0 0	
Level (the	ousands of 2007 dollars)	•			
1989	48.7	49.9	29.3	104.1	
1992	87.4	53.6	56.6	84.5	
1995	55.7	72.2	180.5	136.5	
1998	78.0	92.2	103.8	150.9	
2001	121.4	85.9	130.0	183.9	
2004	72.1	71.3	128.5	263.0	
2007	233.2	128.8	125.4	397.7	
Three-yea	ar change (percent)				
1992	79.5	7.4	93.2	-18.8	
1995	-36.3	34.7	218.9	61.5	
1998	40.0	27.7	-42.5	10.5	
2001	55.6	-6.8	25.2	21.9	
2004	-40.6	-17.0	-1.2	43.0	
2007	223.4	80.6	-2.4	51.2	

# Percent of families with pooled investment funds By race or ethnicity of respondent



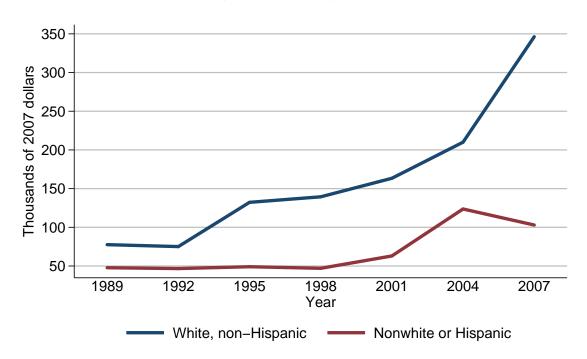
	Toront or idininos tital posicu				
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	9.3	1.0			
1992	12.8	3.2			
1995	14.8	3.6			
1998	18.9	8.3			
2001	21.0	7.4			
2004	18.9	5.0			
2007	13.7	5.8			
Three-year cha	nge (percentage points)				
1992	3.5	2.2			
1995	2.0	0.4			
1998	4.1	4.7			
2001	2.1	-0.9			
2004	-2.1	-2.4			
2007	-5.2	0.8			

# Median value of pooled investment funds for families with holdings By race or ethnicity of respondent



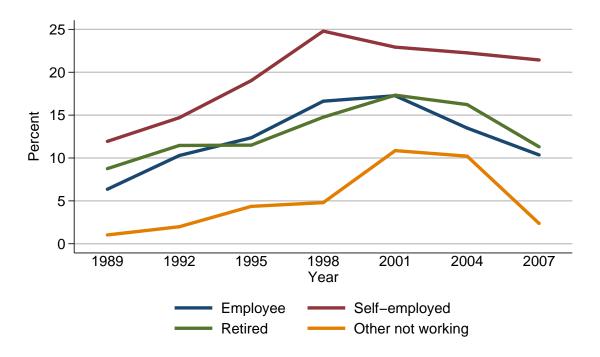
median value of pooled investment lands for lamines with holdings						
	Race or ethnicity of respondent					
Year	White, non-Hispanic	Nonwhite or Hispanic				
Level (thousand	ds of 2007 dollars)					
1989	19.3	32.2				
1992	23.2	23.2				
1995	28.4	8.6				
1998	38.2	12.7				
2001	46.8	20.5				
2004	49.4	19.8				
2007	64.0	30.0				
Three-year cha	nge (percent)					
1992	20.2	-28.0				
1995	22.4	-62.9				
1998	34.5	47.7				
2001	22.5	61.4				
2004	5.6	-3.4				
2007	29.6	51.5				

# Mean value of pooled investment funds for families with holdings By race or ethnicity of respondent



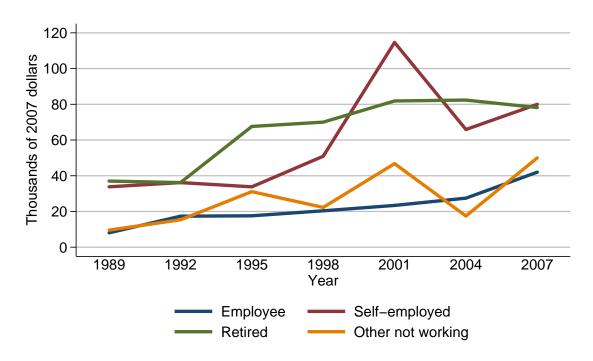
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	77.6	47.8
1992	75.1	46.7
1995	132.3	49.1
1998	139.4	47.0
2001	163.4	63.0
2004	210.0	123.7
2007	346.2	103.0
Three-year cha	ange (percent)	
1992	-3.2	-2.3
1995	76.2	5.1
1998	5.4	-4.3
2001	17.2	34.0
2004	28.5	96.3
2007	64.9	-16.7

# Percent of families with pooled investment funds By current work status of head



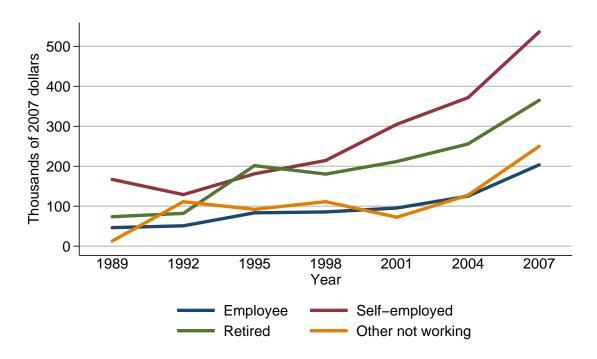
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (perd	cent)			<del></del>
1989	6.4	11.9	8.8	1.0
1992	10.3	14.7	11.5	2.0
1995	12.4	19.0	11.5	4.4
1998	16.6	24.8	14.8	4.8
2001	17.3	22.9	17.3	10.9
2004	13.5	22.3	16.2	10.2
2007	10.4	21.4	11.3	2.4
Three-year	r change (percentag	ge points)		
1992	3.9	2.8	2.7	1.0
1995	2.1	4.3	0.0	2.4
1998	4.2	5.8	3.3	0.4
2001	0.7	-1.9	2.5	6.1
2004	-3.8	-0.6	-1.1	-0.7
2007	-3.1	-0.9	-4.9	-7.8

# Median value of pooled investment funds for families with holdings By current work status of head



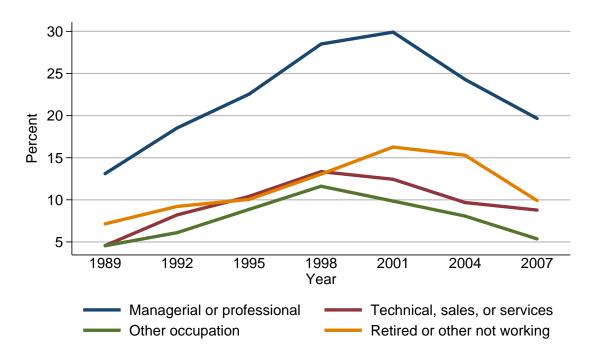
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not working	
Level (thou	sands of 2007 dolla	ars)			
1989	8.0	33.8	37.0	9.6	
1992	17.4	36.2	36.2	15.3	
1995	17.6	33.8	67.6	31.1	
1998	20.4	50.9	70.0	22.3	
2001	23.4	114.6	81.9	46.8	
2004	27.5	65.9	82.4	17.5	
2007	42.0	80.0	78.2	50.0	
Three-year	r change (percent)				
1992	117.5	7.1	-2.2	59.4	
1995	1.1	-6.6	86.7	103.3	
1998	15.9	50.6	3.6	-28.3	
2001	14.7	125.1	17.0	109.9	
2004	17.5	-42.5	0.6	-62.6	
2007	52.7	21.4	-5.1	185.7	

# Mean value of pooled investment funds for families with holdings By current work status of head



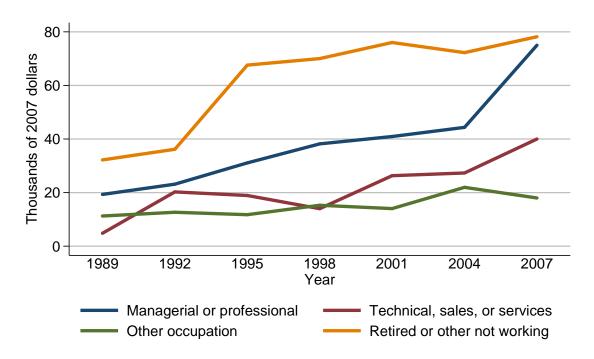
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 dolla	ars)		
1989	46.4	167.0	73.8	12.8
1992	51.0	129.1	82.1	111.3
1995	83.5	181.2	201.6	92.2
1998	85.7	214.5	180.4	111.4
2001	95.6	305.1	211.9	72.5
2004	125.3	371.7	255.9	127.5
2007	203.6	536.4	365.2	250.1
Three-year	r change (percent)			
1992	9.9	-22.7	11.2	769.5
1995	63.7	40.4	145.6	-17.2
1998	2.6	18.4	-10.5	20.8
2001	11.6	42.2	17.5	-34.9
2004	31.1	21.8	20.8	75.9
2007	62.5	44.3	42.7	96.2

# Percent of families with pooled investment funds By current occupation of head



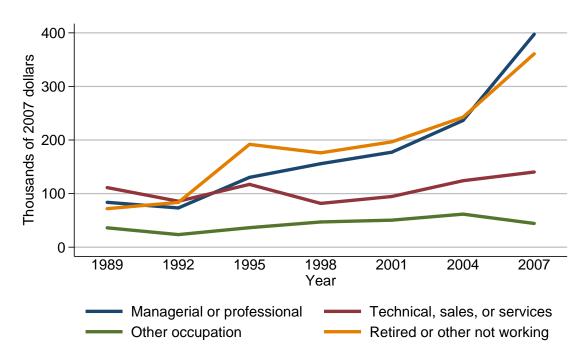
		or rannines with poolea		
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	13.1	4.6	4.5	7.1
1992	18.5	8.2	6.1	9.2
1995	22.5	10.4	8.9	10.0
1998	28.5	13.3	11.6	13.1
2001	29.9	12.4	9.9	16.3
2004	24.3	9.7	8.1	15.3
2007	19.7	8.8	5.4	9.9
Three-yea	ar change (percentag	e points)		
1992	5.4	3.6	1.6	2.1
1995	4.0	2.2	2.8	8.0
1998	6.0	2.9	2.7	3.1
2001	1.4	-0.9	-1.7	3.2
2004	-5.6	-2.7	-1.8	-1.0
2007	-4.6	-0.9	-2.7	-5.4

## Median value of pooled investment funds for families with holdings By current occupation of head



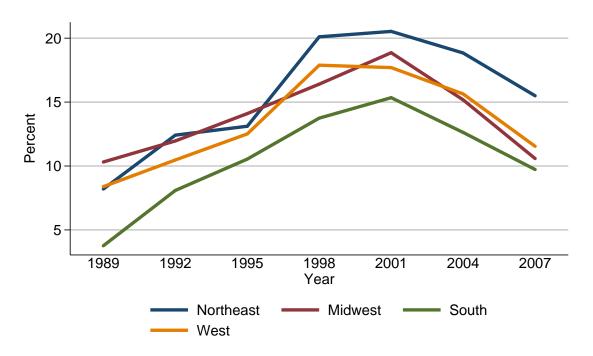
		ation of head		
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	19.3	4.8	11.3	32.2
1992	23.2	20.3	12.7	36.2
1995	31.1	18.9	11.8	67.6
1998	38.2	14.0	15.3	70.0
2001	40.9	26.3	14.0	76.0
2004	44.4	27.3	22.0	72.2
2007	75.0	40.0	18.0	78.2
Three-yea	ar change (percent)			
1992	20.2	322.9	12.4	12.4
1995	34.1	-6.9	-7.1	86.7
1998	22.8	-25.9	29.7	3.6
2001	7.1	87.9	-8.5	8.6
2004	8.6	3.8	57.1	-5.0
2007	68.9	46.5	-18.2	8.3

## Mean value of pooled investment funds for families with holdings By current occupation of head



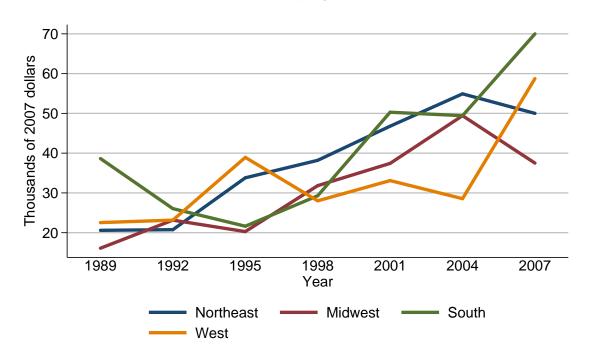
	Current occupation of head				
Year	Managerial or Technical, sales,		Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	ars)			
1989	83.7	111.2	36.2	71.9	
1992	73.3	85.8	23.5	83.6	
1995	130.3	117.2	36.4	191.9	
1998	155.8	81.7	47.1	176.1	
2001	177.3	94.6	50.5	196.6	
2004	236.5	124.1	61.7	242.6	
2007	397.4	140.3	44.3	360.9	
Three-yea	ar change (percent)				
1992	-12.4	-22.8	-35.1	16.3	
1995	77.8	36.6	54.9	129.5	
1998	19.6	-30.3	29.4	-8.2	
2001	13.8	15.8	7.2	11.6	
2004	33.4	31.2	22.2	23.4	
2007	68.0	13.1	-28.2	48.8	

## Percent of families with pooled investment funds By region

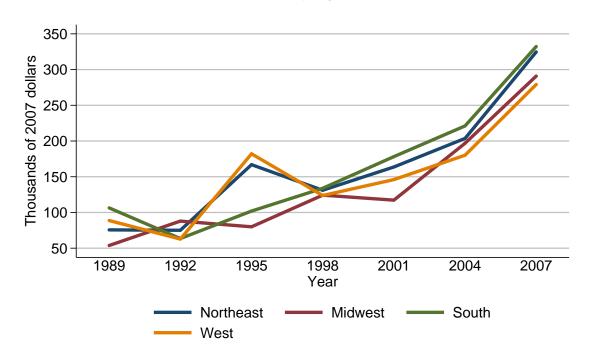


	1 0100111 0	Turring With poolet				
	Region					
Year	Northeast	Midwest	South	West		
Level (perd	cent)					
1989	8.2	10.3	3.8	8.4		
1992	12.4	12.0	8.1	10.5		
1995	13.1	14.1	10.5	12.5		
1998	20.1	16.4	13.7	17.9		
2001	20.5	18.9	15.3	17.7		
2004	18.8	15.2	12.6	15.6		
2007	15.5	10.6	9.7	11.5		
Three-year	r change (percentage	points)				
1992	4.2	1.7	4.3	2.1		
1995	0.7	2.1	2.4	2.0		
1998	7.0	2.3	3.2	5.4		
2001	0.4	2.5	1.6	-0.2		
2004	-1.7	-3.7	-2.7	-2.1		
2007	-3.3	-4.6	-2.9	-4.1		

# Median value of pooled investment funds for families with holdings By region



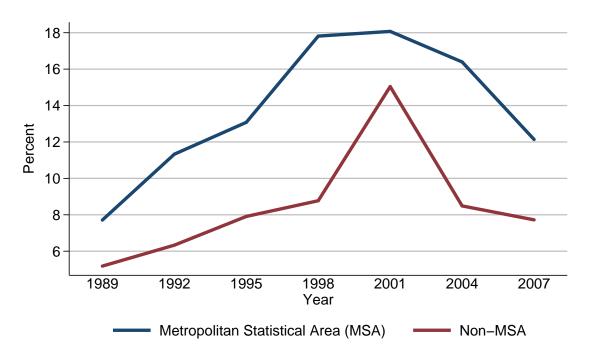
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	20.6	16.1	38.6	22.5
1992	20.8	23.2	26.0	23.2
1995	33.8	20.3	21.6	38.9
1998	38.2	31.8	29.3	28.0
2001	2001 46.8 37.4		50.3	33.1
2004	54.9	49.4	49.4	28.6
2007	50.0	37.5	70.0	58.8
Three-year	change (percent)			
1992	1.0	44.1	-32.6	3.1
1995	62.5	-12.5	-16.9	67.7
1998	13.0	56.7	35.6	-28.0
2001	22.5	17.6	71.7	18.2
2004	17.3	32.1	-1.8	-13.6
2007	-8.9	-24.1	41.7	105.2



Mean value of pooled investment funds for families with holdings

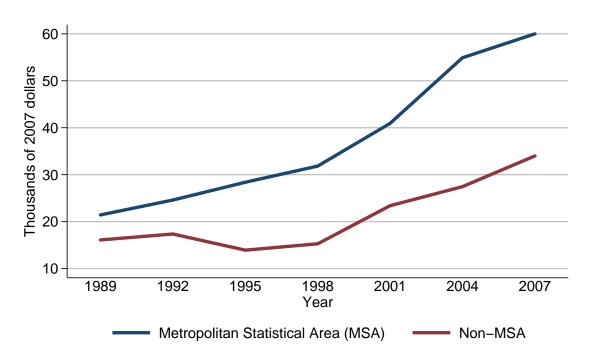
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dollar	rs)		
1989	75.6	53.8	106.4	88.7
1992	75.1	87.9	63.5	62.8
1995	166.9	80.0	102.0	182.1
1998	131.1	124.2	133.8	123.8
2001	163.7	117.3	178.1	146.0
2004	203.6	196.9	221.1	180.1
2007	324.7	290.9	332.3	279.1
Three-yea	r change (percent)			
1992	-0.7	63.4	-40.3	-29.2
1995	122.2	-9.0	60.6	190.0
1998	-21.4	55.2	31.2	-32.0
2001	24.9	-5.6	33.1	17.9
2004	24.4	67.9	24.1	23.4
2007	59.5	47.7	50.3	55.0

# Percent of families with pooled investment funds By urbanicity



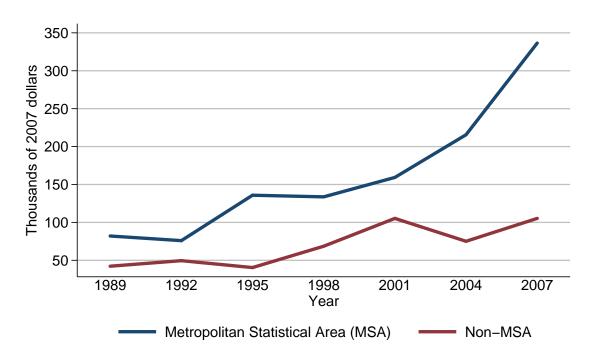
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	7.7	5.2			
1992	11.3	6.3			
1995	13.1	7.9			
1998	17.8	8.8			
2001	18.1	15.0			
2004	16.4	8.5			
2007	12.1	7.7			
Three-year c	hange (percentage points)				
1992	3.6	1.1			
1995	1.8	1.6			
1998	4.7	0.9			
2001	0.3	6.2			
2004	-1.7	-6.5			
2007	-4.3	-0.8			

# Median value of pooled investment funds for families with holdings By urbanicity



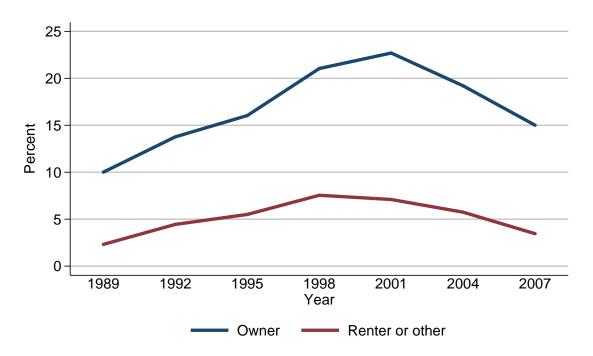
	iculan value of pooled investment fands for	Tarrinics with holdings				
	Urbanicity					
Year	Metropolitan Statistical Area	Non-MSA				
	(MSA)					
Level (thousa	ands of 2007 dollars)					
1989	21.4	16.1				
1992	24.6	17.4				
1995	28.4	13.9				
1998	31.8	15.3				
2001	40.9	23.4				
2004	54.9	27.5				
2007	60.0	34.0				
Three-year c	hange (percent)					
1992	15.0	8.1				
1995	15.4	-20.1				
1998	12.0	10.1				
2001	28.6	52.9				
2004	34.2	17.5				
2007	9.3	23.6				

# Mean value of pooled investment funds for families with holdings By urbanicity



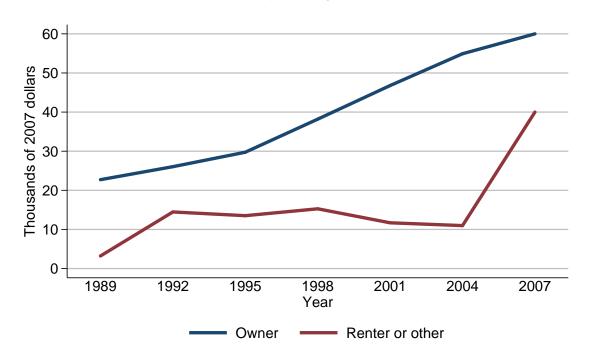
	•	
	Urbai	nicity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	82.0	42.2
1992	76.0	49.5
1995	135.8	40.4
1998	133.7	68.6
2001	159.3	105.3
2004	215.6	75.1
2007	336.5	105.3
Three-year ch	nange (percent)	
1992	-7.3	17.3
1995	78.7	-18.4
1998	-1.5	69.8
2001	19.1	53.5
2004	35.3	-28.7
2007	56.1	40.2

# Percent of families with pooled investment funds By housing status



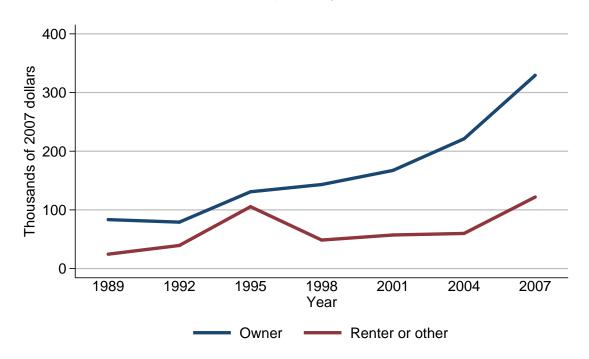
	1 crocite of families with poole				
	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	10.0	2.3			
1992	13.8	4.4			
1995	16.0	5.5			
1998	21.0	7.5			
2001	22.7	7.1			
2004	19.2	5.7			
2007	15.0	3.5			
Three-year chang	ge (percentage points)				
1992	3.8	2.1			
1995	2.2	1.1			
1998	5.0	2.0			
2001	1.7	-0.4			
2004	-3.5	-1.4			
2007	-4.2	-2.2			

# Median value of pooled investment funds for families with holdings By housing status



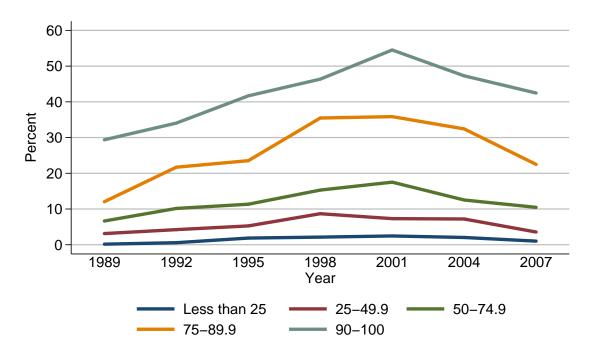
	Ног	Housing status			
Year	Owner	Renter or other			
Level (thousands of	of 2007 dollars)				
1989	22.7	3.2			
1992	26.0	14.5			
1995	29.7	13.5			
1998	38.2	15.3			
2001	46.8	11.7			
2004	54.9	11.0			
2007	60.0	40.0			
Three-year change	e (percent)				
1992	14.5	353.1			
1995	14.2	-6.9			
1998	28.6	13.3			
2001	22.5	-23.5			
2004	17.3	-6.0			
2007	9.3	263.6			

# Mean value of pooled investment funds for families with holdings By housing status



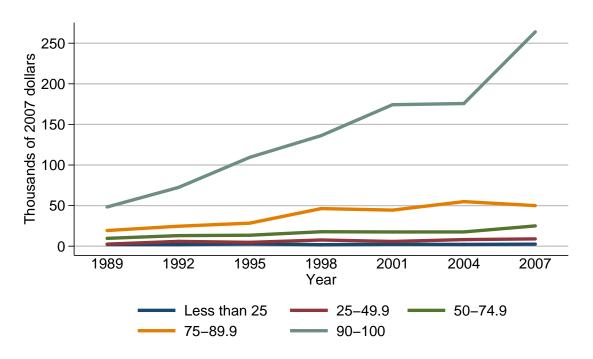
	·			
	Housing status			
Year	Owner	Renter or other		
Level (thousands	of 2007 dollars)			
1989	83.4	24.5		
1992	79.1	39.4		
1995	130.9	105.4		
1998	143.2	48.6		
2001	167.2	57.2		
2004	221.1	59.9		
2007	329.4	121.9		
Three-year chang	re (percent)			
1992	-5.2	60.8		
1995	65.5	167.5		
1998	9.4	-53.9		
2001	16.8	17.7		
2004	32.2	4.7		
2007	49.0	103.5		

# Percent of families with pooled investment funds By percentile of net worth



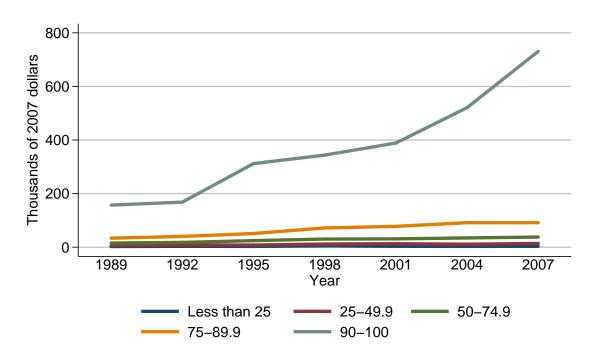
Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	0.2	3.1	6.6	12.0	29.4	
1992	0.6	4.2	10.2	21.7	34.1	
1995	1.9	5.3	11.3	23.5	41.7	
1998	2.1	8.7	15.3	35.5	46.4	
2001	2.5	7.3	17.5	35.9	54.5	
2004	2.0	7.2	12.5	32.4	47.3	
2007	1.0	3.6	10.5	22.5	42.5	
Three-ye	ear change (percen	tage points)				
1992	0.4	1.1	3.6	9.7	4.7	
1995	1.3	1.1	1.1	1.8	7.6	
1998	0.2	3.4	4.0	12.0	4.7	
2001	0.4	-1.4	2.2	0.4	8.1	
2004	-0.5	-0.1	-5.0	-3.5	-7.2	
2007	-1.0	-3.6	-2.0	-9.9	-4.8	

# Median value of pooled investment funds for families with holdings By percentile of net worth



		<u> </u>				
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (the	ousands of 2007 d	ollars)				
1989	2.1	2.6	9.7	19.3	48.3	
1992	2.0	5.9	13.0	24.6	72.4	
1995	2.7	4.7	13.5	28.4	109.5	
1998	1.9	7.6	17.8	46.3	136.2	
2001	2.3	5.8	17.5	44.4	174.3	
2004	2.2	8.1	17.6	54.9	175.7	
2007	2.5	9.0	25.0	50.0	264.0	
Three-ye	ear change (percen	t)				
1992	-4.8	126.9	34.0	27.5	49.9	
1995	35.0	-20.3	3.8	15.4	51.2	
1998	-29.6	61.7	31.9	63.0	24.4	
2001	21.1	-23.7	-1.7	-4.1	28.0	
2004	-4.3	39.7	0.6	23.6	0.8	
2007	13.6	11.1	42.0	-8.9	50.3	

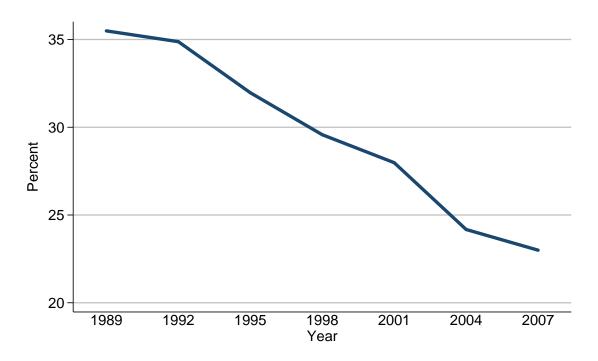
### Mean value of pooled investment funds for families with holdings By percentile of net worth



#### Mean value of pooled investment funds for families with holdings

		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	2.5	6.6	15.6	33.6	157.2
1992	3.4	8.6	17.9	40.2	168.3
1995	3.0	8.0	24.5	51.0	312.0
1998	5.1	11.9	30.3	71.9	343.7
2001	3.3	13.0	31.0	77.7	388.8
2004	3.3	11.3	34.7	91.4	520.8
2007	3.5	14.0	37.9	91.4	730.7
Three-ye	ear change (percen	t)			
1992	36.0	30.3	14.7	19.6	7.1
1995	-11.8	-7.0	36.9	26.9	85.4
1998	70.0	48.8	23.7	41.0	10.2
2001	-35.3	9.2	2.3	8.1	13.1
2004	0.0	-13.1	11.9	17.6	34.0
2007	6.1	23.9	9.2	0.0	40.3

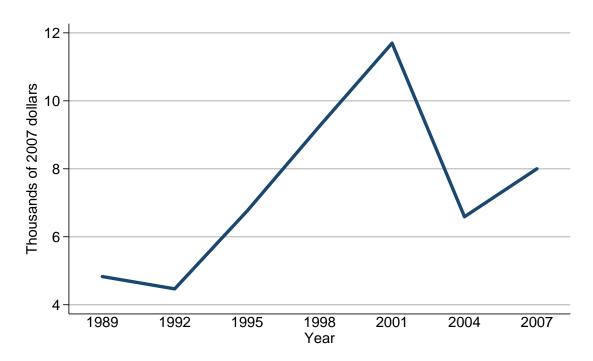
### Percent of families with cash value life insurance For all families



#### Percent of families with cash value life insurance

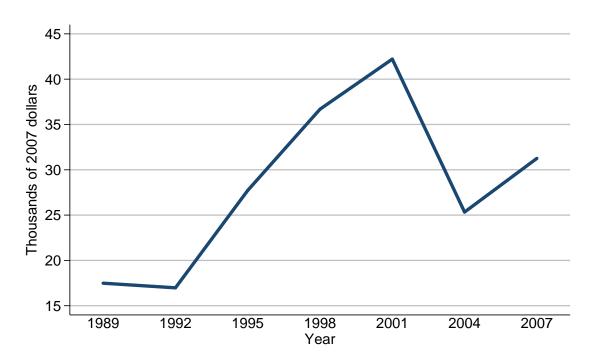
Percent of families with cash value life insurance					
Year	All families				
Level (percent)					
1989	35.5				
1992	34.9				
1995	32.0				
1998	29.6				
2001	28.0				
2004	24.2				
2007	23.0				
Three-year change (pe	centage points)				
1992	-0.6				
1995	-2.9				
1998	-2.4				
2001	-1.6				
2004	-3.8				
2007	-1.2				

## Median value of cash value life insurance for families with holdings For all families



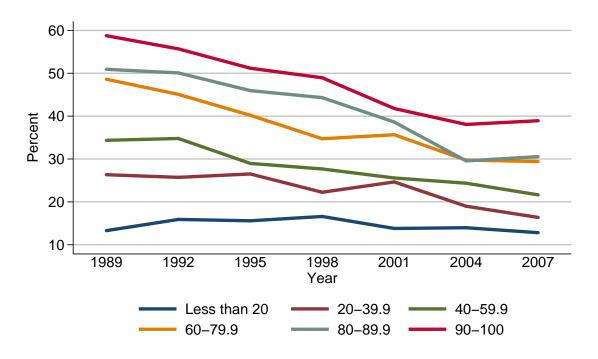
median value of cash value me insurance for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	4.8				
1992	4.5				
1995	6.8				
1998	9.3				
2001	11.7				
2004	6.6				
2007	8.0				
Three-year change (percent)					
1992	-6.2				
1995	51.1				
1998	36.8				
2001	25.8				
2004	-43.6				
2007	21.2				

## Mean value of cash value life insurance for families with holdings For all families



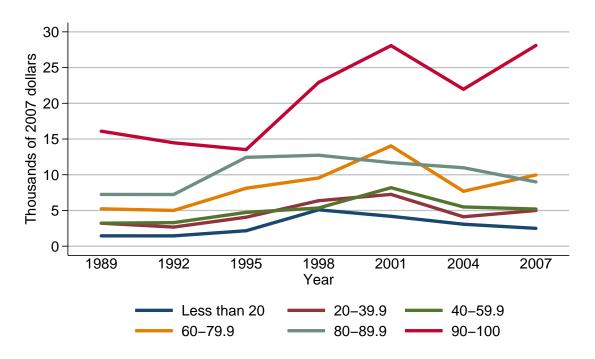
mean value of cash value life insurance for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	17.5				
1992	17.0				
1995	27.7				
1998	36.7				
2001	42.2				
2004	25.3				
2007	31.3				
Three-year change (percent)					
1992	-2.9				
1995	62.9				
1998	32.5				
2001	15.0				
2004	-40.0				
2007	23.7				

## Percent of families with cash value life insurance By percentile of income



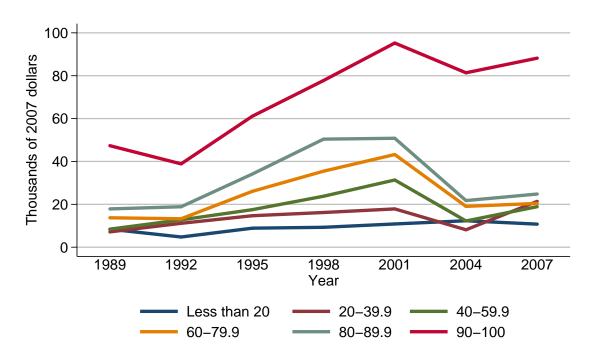
	Pe	rcent of fami	lies with cash	value life insu	ırance		
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	13.3	26.3	34.4	48.6	50.9	58.8	
1992	15.9	25.7	34.8	45.1	50.1	55.7	
1995	15.6	26.5	29.0	40.2	46.0	51.2	
1998	16.6	22.2	27.7	34.7	44.3	49.0	
2001	13.8	24.7	25.6	35.7	38.6	41.8	
2004	14.0	19.0	24.4	29.7	29.6	38.1	
2007	12.8	16.4	21.6	29.4	30.6	38.9	
Three-ye	ear change (per	centage point	s)				
1992	2.6	-0.6	0.4	-3.5	-0.8	-3.1	
1995	-0.3	0.8	-5.8	-4.9	-4.1	-4.5	
1998	1.0	-4.3	-1.3	-5.5	-1.7	-2.2	
2001	-2.8	2.5	-2.1	1.0	-5.7	-7.2	
2004	0.2	-5.7	-1.2	-6.0	-9.0	-3.7	
2007	-1.2	-2.6	-2.8	-0.3	1.0	0.8	

### Median value of cash value life insurance for families with holdings By percentile of income



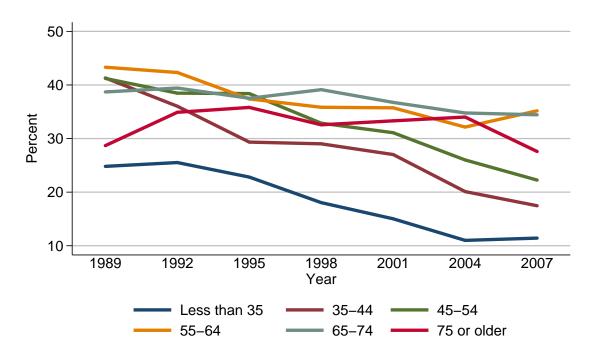
			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	1.4	3.2	3.2	5.2	7.2	16.1
1992	1.4	2.7	3.3	5.0	7.2	14.5
1995	2.2	4.1	4.7	8.1	12.4	13.5
1998	5.1	6.4	5.3	9.5	12.7	22.9
2001	4.2	7.3	8.2	14.0	11.7	28.1
2004	3.1	4.1	5.5	7.7	11.0	22.0
2007	2.5	5.0	5.2	10.0	9.0	28.1
Three-ye	ear change (pei	rcent)				
1992	0.0	-15.6	3.1	-3.8	0.0	-9.9
1995	57.1	51.9	42.4	62.0	72.2	-6.9
1998	131.8	56.1	12.8	17.3	2.4	69.6
2001	-17.6	14.1	54.7	47.4	-7.9	22.7
2004	-26.2	-43.8	-32.9	-45.0	-6.0	-21.7
2007	-19.4	22.0	-5.5	29.9	-18.2	27.7

### Mean value of cash value life insurance for families with holdings By percentile of income



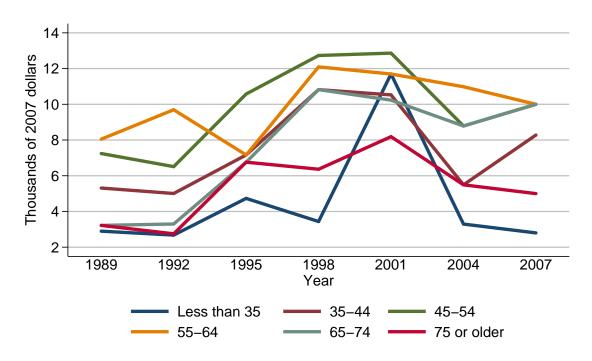
Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	8.4	7.1	8.4	13.7	17.9	47.4
1992	4.8	11.2	12.8	13.3	18.9	38.9
1995	8.9	14.7	17.5	26.1	34.1	61.1
1998	9.3	16.2	23.8	35.5	50.4	77.8
2001	10.8	17.9	31.4	43.2	50.8	95.3
2004	12.3	8.1	12.2	19.1	21.8	81.4
2007	10.8	21.4	18.9	20.4	24.8	88.2
Three-ye	ear change (pei	rcent)				
1992	-42.9	57.7	52.4	-2.9	5.6	-17.9
1995	85.4	31.2	36.7	96.2	80.4	57.1
1998	4.5	10.2	36.0	36.0	47.8	27.3
2001	16.1	10.5	31.9	21.7	0.8	22.5
2004	13.9	-54.7	-61.1	-55.8	-57.1	-14.6
2007	-12.2	164.2	54.9	6.8	13.8	8.4

#### Percent of families with cash value life insurance By age of head



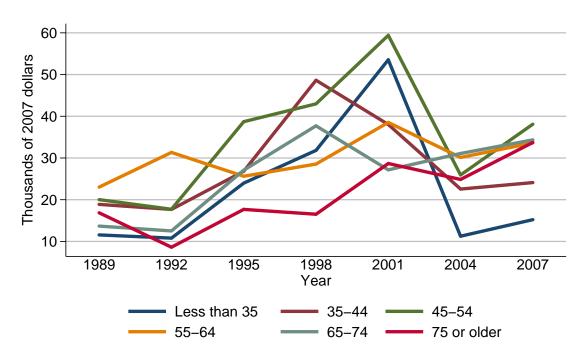
Percent of families with cash value life insurance								
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	24.8	41.3	41.2	43.3	38.7	28.7		
1992	25.5	36.0	38.5	42.3	39.4	34.9		
1995	22.8	29.3	38.4	37.4	37.5	35.8		
1998	18.0	29.0	32.9	35.8	39.1	32.6		
2001	15.0	27.0	31.1	35.7	36.7	33.3		
2004	11.0	20.1	26.0	32.1	34.8	34.0		
2007	11.4	17.5	22.3	35.2	34.4	27.6		
Three-ye	ear change (per	centage point	s)					
1992	0.7	-5.3	-2.7	-1.0	0.7	6.2		
1995	-2.7	-6.7	-0.1	-4.9	-1.9	0.9		
1998	-4.8	-0.3	-5.5	-1.6	1.6	-3.2		
2001	-3.0	-2.0	-1.8	-0.1	-2.4	0.7		
2004	-4.0	-6.9	-5.1	-3.6	-1.9	0.7		
2007	0.4	-2.6	-3.7	3.1	-0.4	-6.4		

### Median value of cash value life insurance for families with holdings By age of head



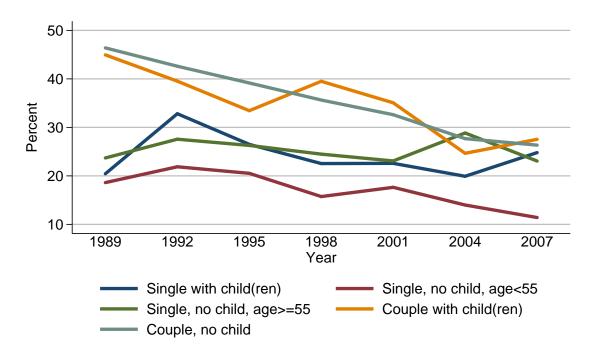
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	2.9	5.3	7.2	8.0	3.2	3.2		
1992	2.7	5.0	6.5	9.7	3.3	2.7		
1995	4.7	7.2	10.6	7.2	6.8	6.8		
1998	3.4	10.8	12.7	12.1	10.8	6.4		
2001	11.7	10.5	12.9	11.7	10.2	8.2		
2004	3.3	5.5	8.8	11.0	8.8	5.5		
2007	2.8	8.3	10.0	10.0	10.0	5.0		
Three-ye	ear change (per	cent)						
1992	-6.9	-5.7	-9.7	21.2	3.1	-15.6		
1995	74.1	44.0	63.1	-25.8	106.1	151.9		
1998	-27.7	50.0	19.8	68.1	58.8	-5.9		
2001	244.1	-2.8	1.6	-3.3	-5.6	28.1		
2004	-71.8	-47.6	-31.8	-6.0	-13.7	-32.9		
2007	-15.2	50.9	13.6	-9.1	13.6	-9.1		

### Mean value of cash value life insurance for families with holdings By age of head



	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	11.6	18.9	20.0	23.0	13.7	16.9	
1992	10.8	17.7	17.7	31.3	12.5	8.6	
1995	24.0	26.8	38.7	25.6	27.1	17.7	
1998	31.8	48.6	43.0	28.5	37.7	16.5	
2001	53.5	38.0	59.4	38.5	27.2	28.7	
2004	11.3	22.6	25.9	30.1	31.1	24.9	
2007	15.2	24.1	38.1	33.6	34.3	33.7	
Three-ye	ear change (per	cent)					
1992	-6.9	-6.3	-11.5	36.1	-8.8	-49.1	
1995	122.2	51.4	118.6	-18.2	116.8	105.8	
1998	32.5	81.3	11.1	11.3	39.1	-6.8	
2001	68.2	-21.8	38.1	35.1	-27.9	73.9	
2004	-78.9	-40.5	-56.4	-21.8	14.3	-13.2	
2007	34.5	6.6	47.1	11.6	10.3	35.3	

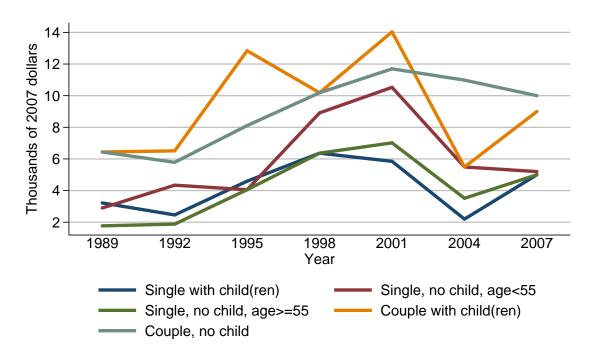
#### Percent of families with cash value life insurance By family structure



1 0100	File Of Idililios	With basin value in	<u>c iiisararioc</u>
		Family structure	
ii+b	Cinala na	Cinala no	Caupla wi

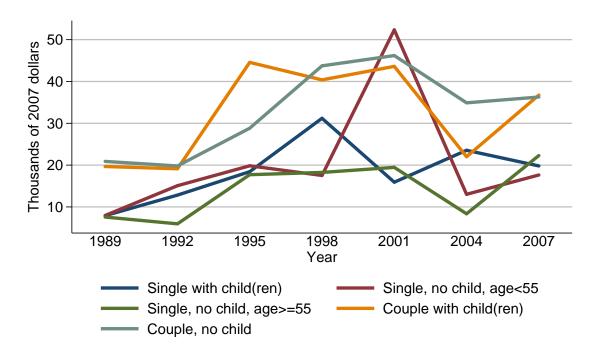
			Family structure				
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (percent)							
1989	20.4	18.6	23.7	44.9	46.4		
1992	32.8	21.9	27.6	39.5	42.6		
1995	26.5	20.5	26.3	33.4	39.2		
1998	22.5	15.7	24.5	39.5	35.6		
2001	22.6	17.6	23.1	35.1	32.6		
2004	19.9	14.0	28.8	24.7	27.7		
2007	24.8	11.4	23.1	27.5	26.3		
Three-ye	ar change (percei	ntage points)					
1992	12.4	3.3	3.9	-5.4	-3.8		
1995	-6.3	-1.4	-1.3	-6.1	-3.4		
1998	-4.0	-4.8	-1.8	6.1	-3.6		
2001	0.1	1.9	-1.4	-4.4	-3.0		
2004	-2.7	-3.6	5.7	-10.4	-4.9		
2007	4.9	-2.6	-5.7	2.8	-1.4		

### Median value of cash value life insurance for families with holdings By family structure



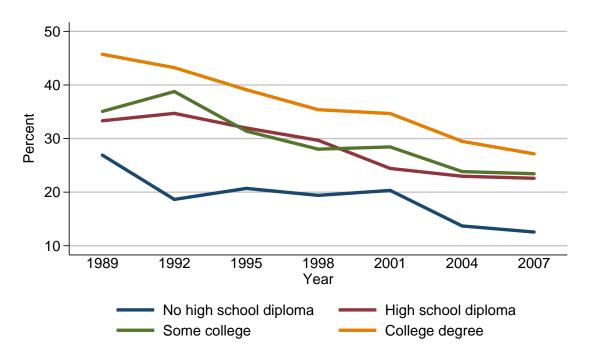
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	3.2	2.9	1.8	6.4	6.4
1992	2.5	4.3	1.9	6.5	5.8
1995	4.6	4.1	4.1	12.8	8.1
1998	6.4	8.9	6.4	10.2	10.2
2001	5.8	10.5	7.0	14.0	11.7
2004	2.2	5.5	3.5	5.5	11.0
2007	5.0	5.2	5.0	9.0	10.0
Three-ye	ar change (percei	nt)			
1992	-21.9	48.3	5.6	1.6	-9.4
1995	84.0	-4.7	115.8	96.9	39.7
1998	39.1	117.1	56.1	-20.3	25.9
2001	-9.4	18.0	9.4	37.3	14.7
2004	-62.1	-47.6	-50.0	-60.7	-6.0
2007	127.3	-5.5	42.9	63.6	-9.1

### Mean value of cash value life insurance for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	7.9	8.0	7.6	19.7	20.9
1992	12.8	15.1	6.0	19.1	19.8
1995	18.4	19.8	17.7	44.6	28.8
1998	31.2	17.5	18.3	40.4	43.7
2001	15.9	52.3	19.5	43.6	46.2
2004	23.5	13.0	8.4	22.0	34.9
2007	19.8	17.6	22.3	36.8	36.3
Three-ye	ar change (percei	nt)			
1992	62.0	88.8	-21.1	-3.0	-5.3
1995	43.8	31.1	195.0	133.5	45.5
1998	69.6	-11.6	3.4	-9.4	51.7
2001	-49.0	198.9	6.6	7.9	5.7
2004	47.8	-75.1	-56.9	-49.5	-24.5
2007	-15.7	35.4	165.5	67.3	4.0

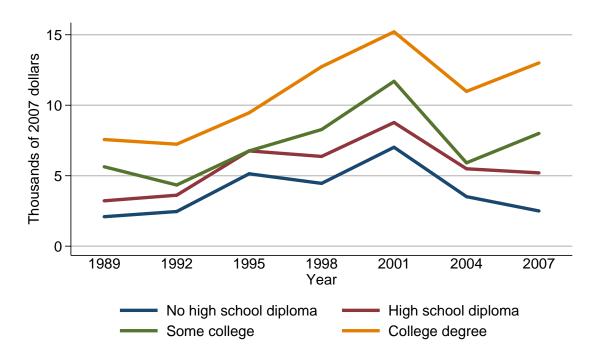
## Percent of families with cash value life insurance By education of head



Percent	Ωf	families	with	cach	value	lifa	insurance
reiteiit	O1	Iallilles	WILLI	Casii	value	IIIE	IIISUI alice

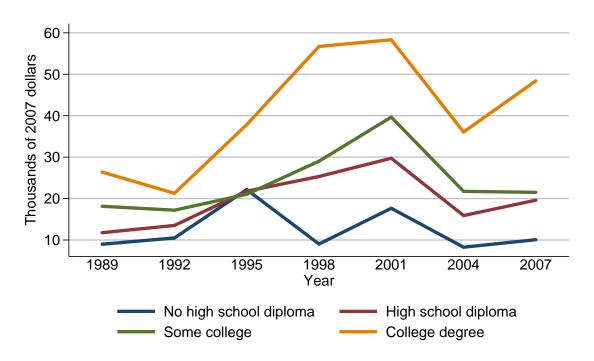
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	26.9	33.3	35.1	45.7
1992	18.6	34.7	38.8	43.2
1995	20.7	32.0	31.4	39.1
1998	19.4	29.7	28.0	35.4
2001	20.3	24.4	28.4	34.7
2004	13.7	23.0	23.8	29.5
2007	12.6	22.6	23.4	27.1
Three-yea	ar change (percentage	points)		
1992	-8.3	1.4	3.7	-2.5
1995	2.1	-2.7	-7.4	-4.1
1998	-1.3	-2.3	-3.4	-3.7
2001	0.9	-5.3	0.4	-0.7
2004	-6.6	-1.4	-4.6	-5.2
2007	-1.1	-0.4	-0.4	-2.4

### Median value of cash value life insurance for families with holdings By education of head



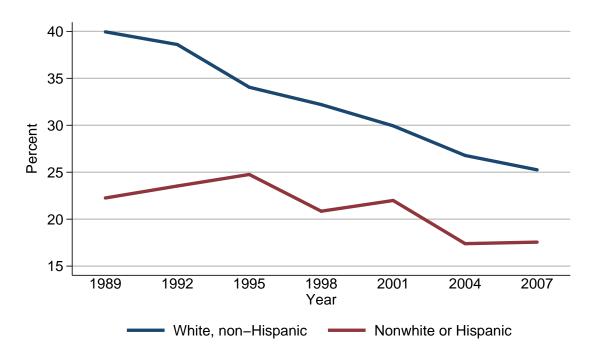
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	2.1	3.2	5.6	7.6
1992	2.5	3.6	4.3	7.2
1995	5.1	6.8	6.8	9.5
1998	4.5	6.4	8.3	12.7
2001	7.0	8.8	11.7	15.2
2004	3.5	5.5	5.9	11.0
2007	2.5	5.2	8.0	13.0
Three-yea	ar change (percent)			
1992	19.0	12.5	-23.2	-5.3
1995	104.0	88.9	58.1	31.9
1998	-11.8	-5.9	22.1	33.7
2001	55.6	37.5	41.0	19.7
2004	-50.0	-37.5	-49.6	-27.6
2007	-28.6	-5.5	35.6	18.2

### Mean value of cash value life insurance for families with holdings By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma	ŭ	0 0		
Level (the	ousands of 2007 dollars)	•				
1989	9.0	11.8	18.1	26.4		
1992	10.5	13.5	17.2	21.3		
1995	22.2	21.8	21.0	37.8		
1998	9.0	25.3	29.0	56.7		
2001	17.7	29.7	39.7	58.3		
2004	8.3	15.9	21.7	36.1		
2007	10.1	19.6	21.5	48.4		
Three-yea	ar change (percent)					
1992	16.7	14.4	-5.0	-19.3		
1995	111.4	61.5	22.1	77.5		
1998	-59.5	16.1	38.1	50.0		
2001	96.7	17.4	36.9	2.8		
2004	-53.1	-46.5	-45.3	-38.1		
2007	21.7	23.3	-0.9	34.1		

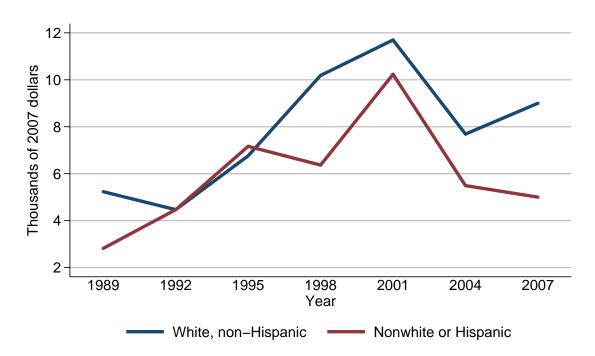
### Percent of families with cash value life insurance By race or ethnicity of respondent



#### Percent of families with cash value life insurance

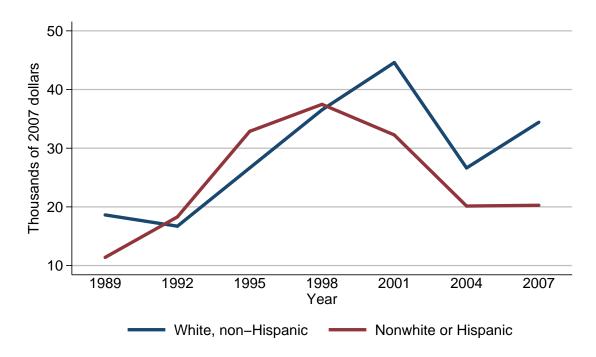
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	40.0	22.3			
1992	38.6	23.5			
1995	34.1	24.8			
1998	32.2	20.8			
2001	29.9	22.0			
2004	26.8	17.4			
2007	25.3	17.6			
Three-year cha	nge (percentage points)				
1992	-1.4	1.2			
1995	-4.5	1.3			
1998	-1.9	-4.0			
2001	-2.3	1.2			
2004	-3.1	-4.6			
2007	-1.5	0.2			

### Median value of cash value life insurance for families with holdings By race or ethnicity of respondent



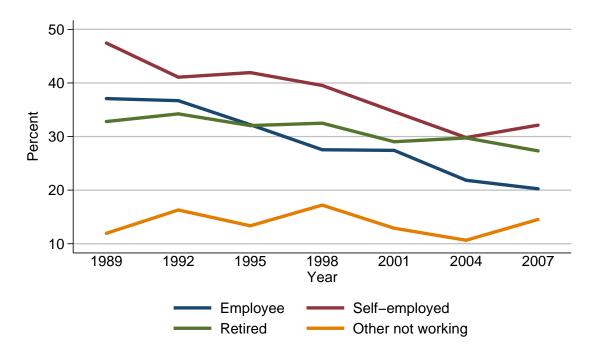
	Race or ethnici	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousan	ds of 2007 dollars)				
1989	5.2	2.8			
1992	4.5	4.5			
1995	6.8	7.2			
1998	10.2	6.4			
2001	11.7	10.2			
2004	7.7	5.5			
2007	9.0	5.0			
Three-year cha	ange (percent)				
1992	-13.5	60.7			
1995	51.1	60.0			
1998	50.0	-11.1			
2001	14.7	59.4			
2004	-34.2	-46.1			
2007	16.9	-9.1			

### Mean value of cash value life insurance for families with holdings By race or ethnicity of respondent



	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousan	ds of 2007 dollars)			
1989	18.6	11.4		
1992	16.7	18.3		
1995	26.6	32.9		
1998	36.5	37.5		
2001	44.6	32.3		
2004	26.6	20.1		
2007	34.4	20.3		
Three-year cha	ange (percent)			
1992	-10.2	60.5		
1995	59.3	79.8		
1998	37.2	14.0		
2001	22.2	-13.9		
2004	-40.4	-37.8		
2007	29.3	1.0		

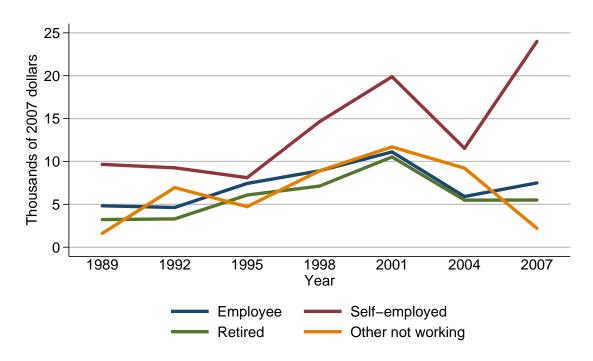
#### Percent of families with cash value life insurance By current work status of head



Percent	Ωf	families	with	cach	value	lifa	insurance
reiteiit	O1	Iallilles	WILLI	Casii	value	IIIE	IIISUI alice

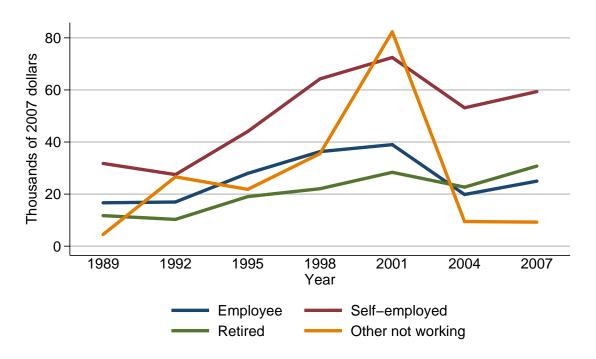
	Current work status of head						
Year	Employee	Self-employed	Retired	Other not working			
Level (perc	cent)						
1989	37.1	47.5	32.8	11.9			
1992	36.7	41.1	34.2	16.3			
1995	32.2	41.9	32.1	13.3			
1998	27.5	39.5	32.5	17.2			
2001	27.4	34.6	29.0	12.9			
2004	21.8	29.8	29.7	10.7			
2007	20.3	32.1	27.3	14.5			
Three-year	r change (percentag	ge points)					
1992	-0.4	-6.4	1.4	4.4			
1995	-4.5	0.8	-2.1	-3.0			
1998	-4.7	-2.4	0.4	3.9			
2001	-0.1	-4.9	-3.5	-4.3			
2004	-5.6	-4.8	0.7	-2.2			
2007	-1.5	2.3	-2.4	3.8			

### Median value of cash value life insurance for families with holdings By current work status of head



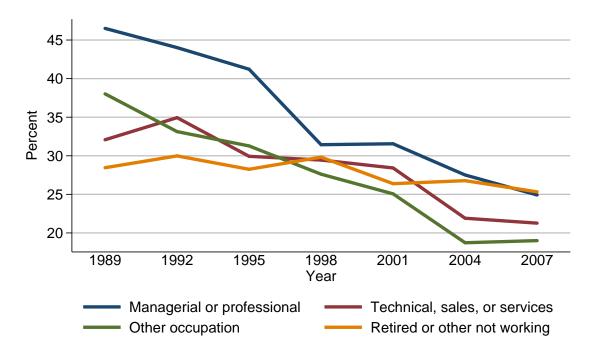
		Current work st	atus of head					
Year	Employee	Self-employed	Retired	Other not				
				working				
Level (thou	Level (thousands of 2007 dollars)							
1989	4.8	9.7	3.2	1.6				
1992	4.6	9.3	3.3	6.9				
1995	7.4	8.1	6.1	4.7				
1998	8.9	14.6	7.1	8.9				
2001	11.1	19.9	10.5	11.7				
2004	5.9	11.5	5.5	9.2				
2007	7.5	24.0	5.5	2.2				
Three-year	change (percent)							
1992	-4.2	-4.1	3.1	331.2				
1995	60.9	-12.9	84.8	-31.9				
1998	20.3	80.2	16.4	89.4				
2001	24.7	36.3	47.9	31.5				
2004	-46.8	-42.2	-47.6	-21.4				
2007	27.1	108.7	0.0	-76.1				

### Mean value of cash value life insurance for families with holdings By current work status of head



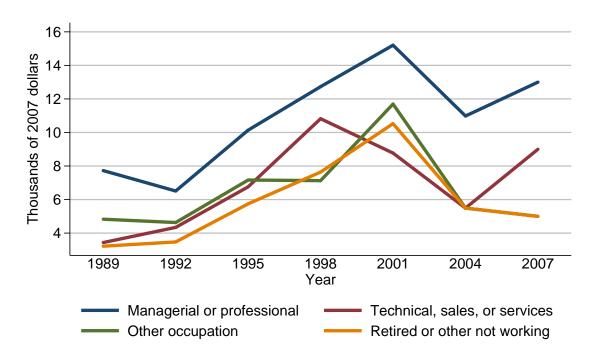
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	ısands of 2007 doll	ars)		
1989	16.7	31.8	11.7	4.5
1992	17.0	27.5	10.3	26.6
1995	28.0	44.0	19.0	21.8
1998	36.3	64.2	22.1	35.5
2001	39.0	72.4	28.4	82.3
2004	19.8	53.1	22.7	9.5
2007	25.0	59.4	30.8	9.2
Three-yea	r change (percent)			
1992	1.8	-13.5	-12.0	491.1
1995	64.7	60.0	84.5	-18.0
1998	29.6	45.9	16.3	62.8
2001	7.4	12.8	28.5	131.8
2004	-49.2	-26.7	-20.1	-88.5
2007	26.3	11.9	35.7	-3.2

## Percent of families with cash value life insurance By current occupation of head



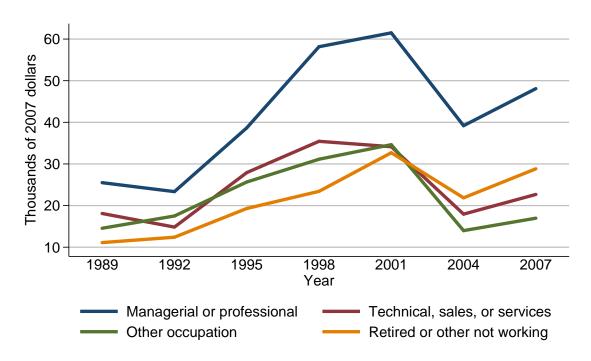
	Percent of families with cash value life insurance				
		Current occupa	ation of head		
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	46.5	32.1	38.0	28.5	
1992	44.0	34.9	33.1	30.0	
1995	41.2	29.9	31.3	28.3	
1998	31.4	29.4	27.6	29.8	
2001	31.6	28.4	25.1	26.4	
2004	27.5	21.9	18.7	26.8	
2007	24.9	21.3	19.0	25.3	
Three-yea	ar change (percentag	e points)			
1992	-2.5	2.8	-4.9	1.5	
1995	-2.8	-5.0	-1.8	-1.7	
1998	-9.8	-0.5	-3.7	1.5	
2001	0.2	-1.0	-2.5	-3.4	
2004	-4.1	-6.5	-6.4	0.4	
2007	-2.6	-0.6	0.3	-1.5	

### Median value of cash value life insurance for families with holdings By current occupation of head



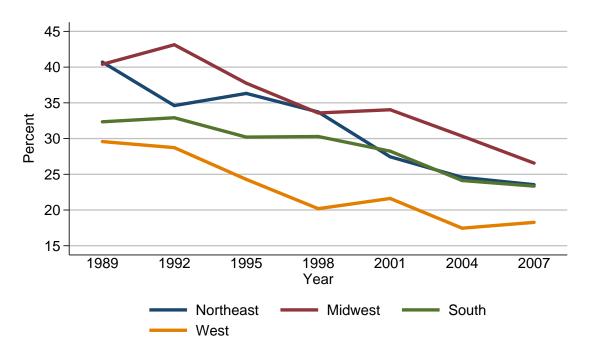
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	7.7	3.4	4.8	3.2
1992	6.5	4.3	4.6	3.5
1995	10.1	6.8	7.2	5.7
1998	12.7	10.8	7.1	7.6
2001	15.2	8.8	11.7	10.5
2004	11.0	5.5	5.5	5.5
2007	13.0	9.0	5.0	5.0
Three-yea	ar change (percent)			
1992	-15.6	26.5	-4.2	9.4
1995	55.4	58.1	56.5	62.9
1998	25.7	58.8	-1.4	33.3
2001	19.7	-18.5	64.8	38.2
2004	-27.6	-37.5	-53.0	-47.6
2007	18.2	63.6	-9.1	-9.1

### Mean value of cash value life insurance for families with holdings By current occupation of head



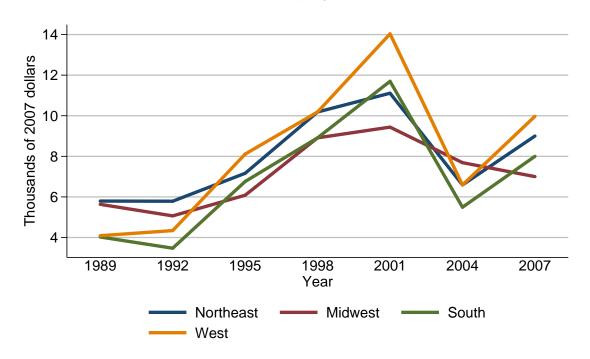
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	ars)		
1989	25.5	18.1	14.5	11.1
1992	23.4	14.8	17.5	12.4
1995	38.7	27.9	25.7	19.3
1998	58.2	35.4	31.1	23.4
2001	61.5	34.1	34.6	32.7
2004	39.2	17.9	14.0	21.9
2007	48.1	22.7	17.0	28.8
Three-yea	ar change (percent)			
1992	-8.2	-18.2	20.7	11.7
1995	65.4	88.5	46.9	55.6
1998	50.4	26.9	21.0	21.2
2001	5.7	-3.7	11.3	39.7
2004	-36.3	-47.5	-59.5	-33.0
2007	22.7	26.8	21.4	31.5

# Percent of families with cash value life insurance By region



Percent	Ωf	families	with	caeh	value	lifa	insurance
reiteiit	O1	Iallilles	WILLI	Casii	value	IIIE	IIISUI alice

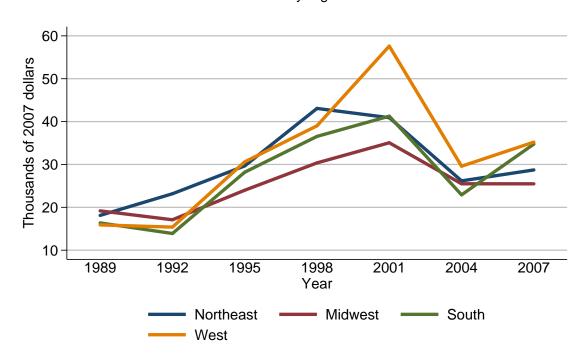
	Region			
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	40.7	40.4	32.3	29.6
1992	34.6	43.1	32.9	28.7
1995	36.3	37.8	30.2	24.3
1998	33.7	33.6	30.3	20.2
2001	27.5	34.0	28.2	21.6
2004	24.6	30.3	24.1	17.5
2007	23.5	26.6	23.3	18.3
Three-yea	r change (percentage	e points)		
1992	-6.1	2.7	0.6	-0.9
1995	1.7	-5.3	-2.7	-4.4
1998	-2.6	-4.2	0.1	-4.1
2001	-6.2	0.4	-2.1	1.4
2004	-2.9	-3.7	-4.1	-4.1
2007	-1.1	-3.7	-0.8	0.8



Median value of cash value life insurance for families with holdings

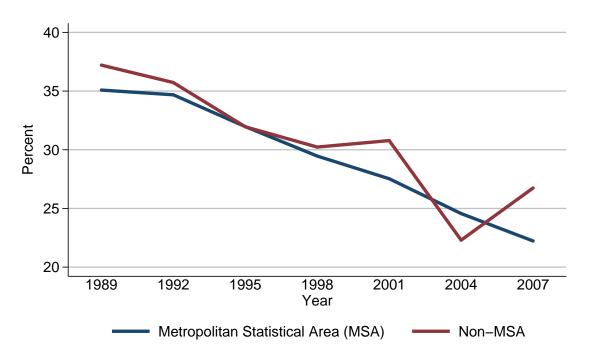
		Region			
Year	Northeast	Midwest	South	West	
Level (thou	sands of 2007 dollar	rs)			
1989	5.8	5.6	4.0	4.1	
1992	5.8	5.1	3.5	4.3	
1995	7.2	6.1	6.8	8.1	
1998	10.2	8.9	8.9	10.2	
2001	11.1	9.4	11.7	14.0	
2004	6.6	7.7	5.5	6.6	
2007	9.0	7.0	8.0	10.0	
Three-year	r change (percent)				
1992	0.0	-8.9	-12.5	4.9	
1995	24.1	19.6	94.3	88.4	
1998	41.7	45.9	30.9	25.9	
2001	8.8	5.6	31.5	37.3	
2004	-40.5	-18.1	-53.0	-52.9	
2007	36.4	-9.1	45.5	51.5	

# Mean value of cash value life insurance for families with holdings By region



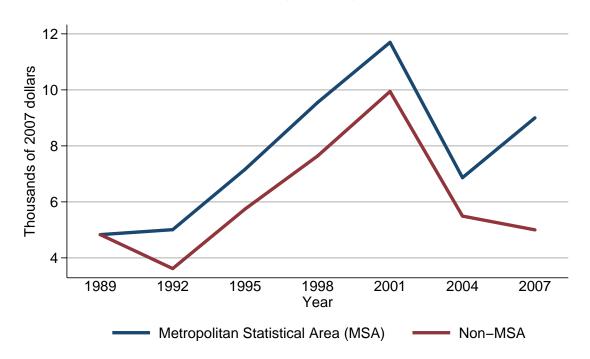
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	18.1	19.2	16.4	15.9
1992	23.2	17.1	13.9	15.4
1995	29.7	24.0	28.2	30.6
1998	43.1	30.4	36.5	39.0
2001	40.9	35.1	41.3	57.6
2004	26.2	25.5	22.9	29.6
2007	28.7	25.5	34.8	35.2
Three-year	r change (percent)			
1992	28.2	-10.9	-15.2	-3.1
1995	28.0	40.4	102.9	98.7
1998	45.1	26.7	29.4	27.5
2001	-5.1	15.5	13.2	47.7
2004	-35.9	-27.4	-44.6	-48.6
2007	9.5	0.0	52.0	18.9

### Percent of families with cash value life insurance By urbanicity



Percent of families with cash value life insurance

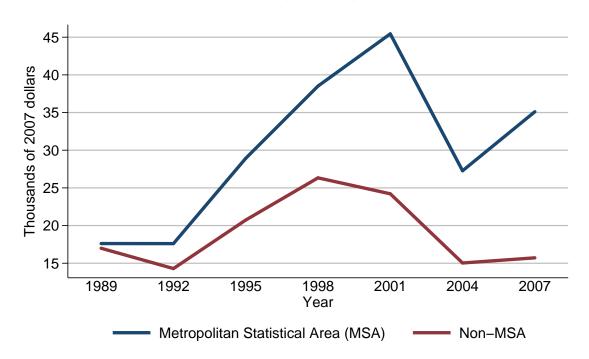
	Urbanic	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percent	nt)	
1989	35.1	37.2
1992	34.7	35.7
1995	32.0	32.0
1998	29.5	30.2
2001	27.5	30.8
2004	24.6	22.3
2007	22.2	26.7
Three-year cl	hange (percentage points)	
1992	-0.4	-1.5
1995	-2.7	-3.7
1998	-2.5	-1.8
2001	-2.0	0.6
2004	-2.9	-8.5
2007	-2.4	4.4



Median value of cash value life insurance for families with holdings

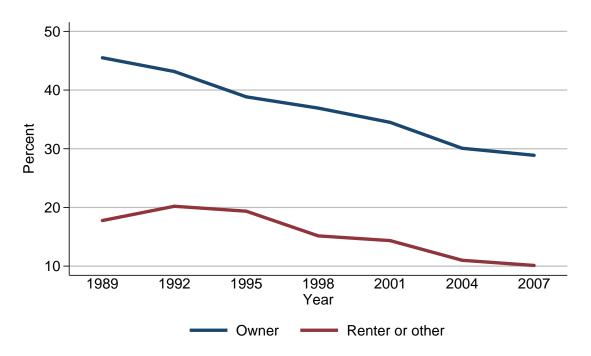
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	4.8	4.8
1992	5.0	3.6
1995	7.2	5.7
1998	9.5	7.6
2001	11.7	9.9
2004	6.9	5.5
2007	9.0	5.0
Three-year c	hange (percent)	
1992	4.2	-25.0
1995	44.0	58.3
1998	31.9	33.3
2001	23.2	30.3
2004	-41.0	-44.4
2007	30.4	-9.1

# Mean value of cash value life insurance for families with holdings By urbanicity



	Urbanio	city			
Year	Metropolitan Statistical Area	Non-MSA			
. • • •	(MSA)				
Level (thousands of 2007 dollars)					
1989	17.6	17.0			
1992	17.6	14.3			
1995	28.9	20.7			
1998	38.5	26.3			
2001	45.4	24.2			
2004	27.3	15.0			
2007	35.1	15.7			
Three-year ch	ange (percent)				
1992	0.0	-15.9			
1995	64.2	44.8			
1998	33.2	27.1			
2001	17.9	-8.0			
2004	-39.9	-38.0			
2007	28.6	4.7			

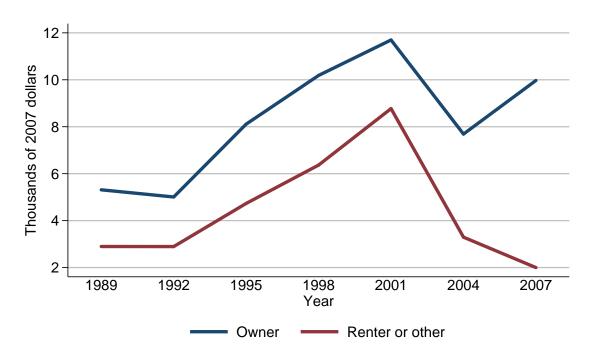
## Percent of families with cash value life insurance By housing status



Percent of families with cash value life insurance

	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	45.5	17.8	
1992	43.2	20.2	
1995	38.8	19.4	
1998	36.9	15.2	
2001	34.5	14.3	
2004	30.1	11.0	
2007	28.9	10.1	
Three-year chang	ge (percentage points)		
1992	-2.3	2.4	
1995	-4.4	-0.8	
1998	-1.9	-4.2	
2001	-2.4	-0.9	
2004	-4.4	-3.3	
2007	-1.2	-0.9	

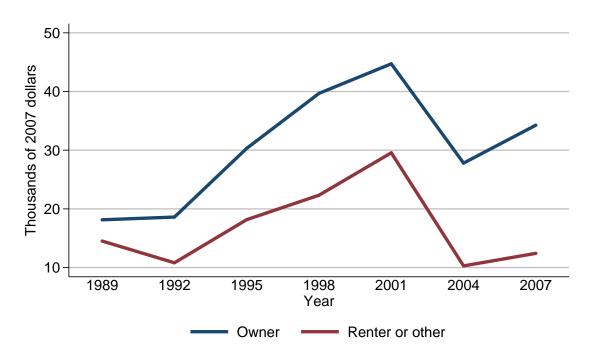
# Median value of cash value life insurance for families with holdings By housing status



Median value of cash value life insurance for families with holdings

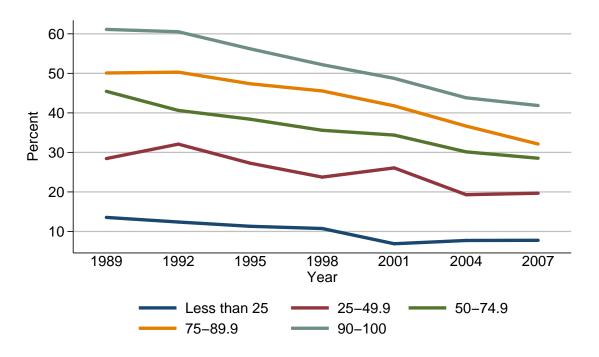
	Hou	sing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	5.3	2.9		
1992	5.0	2.9		
1995	8.1	4.7		
1998	10.2	6.4		
2001	11.7	8.8		
2004	7.7	3.3		
2007	10.0	2.0		
Three-year change	e (percent)			
1992	-5.7	0.0		
1995	62.0	62.1		
1998	25.9	36.2		
2001	14.7	37.5		
2004	-34.2	-62.5		
2007	29.9	-39.4		

# Mean value of cash value life insurance for families with holdings By housing status



	Hou	using status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	18.1	14.5
1992	18.6	10.8
1995	30.3	18.2
1998	39.7	22.3
2001	44.7	29.6
2004	27.8	10.3
2007	34.3	12.4
Three-year change	e (percent)	
1992	2.8	-25.5
1995	62.9	68.5
1998	31.0	22.5
2001	12.6	32.7
2004	-37.8	-65.2
2007	23.4	20.4

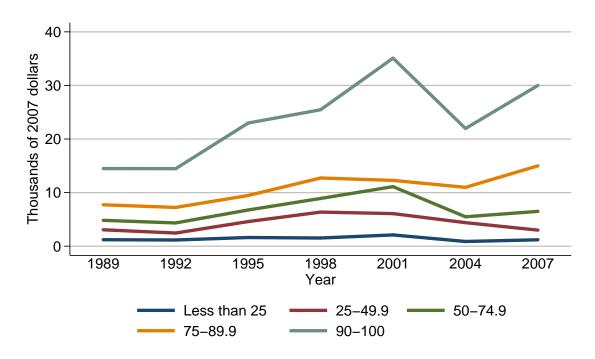
## Percent of families with cash value life insurance By percentile of net worth



Percent	Ωf	families	with	cach	value	lifa	insurance
reiteiit	O1	Iallilles	WILLI	Casii	value	IIIE	IIISUI alice

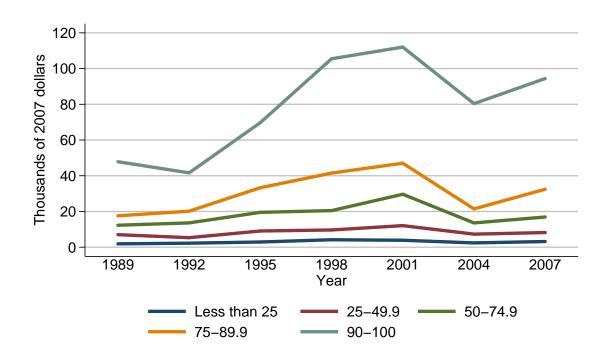
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	13.6	28.4	45.5	50.1	61.1
1992	12.4	32.1	40.6	50.3	60.5
1995	11.3	27.3	38.4	47.4	56.2
1998	10.7	23.8	35.6	45.5	52.2
2001	6.9	26.1	34.4	41.8	48.7
2004	7.7	19.3	30.1	36.7	43.8
2007	7.8	19.7	28.5	32.1	41.9
Three-ye	ear change (percen	tage points)			
1992	-1.2	3.7	-4.9	0.2	-0.6
1995	-1.1	-4.8	-2.2	-2.9	-4.3
1998	-0.6	-3.5	-2.8	-1.9	-4.0
2001	-3.8	2.3	-1.2	-3.7	-3.5
2004	0.8	-6.8	-4.3	-5.1	-4.9
2007	0.1	0.4	-1.6	-4.6	-1.9

### Median value of cash value life insurance for families with holdings By percentile of net worth



				<u> </u>		
Percentile of net worth						
Less than 25	25-49.9	50-74.9	75-89.9	90-100		
ousands of 2007 d	ollars)					
1.2	3.1	4.8	7.7	14.5		
1.2	2.5	4.3	7.2	14.5		
1.6	4.6	6.8	9.5	23.0		
1.5	6.4	8.9	12.7	25.5		
2.1	6.1	11.1	12.3	35.1		
0.9	4.4	5.5	11.0	22.0		
1.2	3.0	6.5	15.0	30.0		
ear change (percen	t)					
0.0	-19.4	-10.4	-6.5	0.0		
33.3	84.0	58.1	31.9	58.6		
-6.2	39.1	30.9	33.7	10.9		
40.0	-4.7	24.7	-3.1	37.6		
-57.1	-27.9	-50.5	-10.6	-37.3		
33.3	-31.8	18.2	36.4	36.4		
	ousands of 2007 d 1.2 1.6 1.5 2.1 0.9 1.2 ear change (percen 0.0 33.3 -6.2 40.0 -57.1	Less than 25 25-49.9 ousands of 2007 dollars)  1.2 3.1 1.2 2.5 1.6 4.6 1.5 6.4 2.1 6.1 0.9 4.4 1.2 3.0 ear change (percent)  0.0 -19.4 33.3 84.0 -6.2 39.1 40.0 -4.7 -57.1 -27.9	Less than 25     25-49.9     50-74.9       ousands of 2007 dollars)     1.2     3.1     4.8       1.2     2.5     4.3       1.6     4.6     6.8       1.5     6.4     8.9       2.1     6.1     11.1       0.9     4.4     5.5       1.2     3.0     6.5       ear change (percent)       0.0     -19.4     -10.4       33.3     84.0     58.1       -6.2     39.1     30.9       40.0     -4.7     24.7       -57.1     -27.9     -50.5	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         1.2         3.1         4.8         7.7           1.2         2.5         4.3         7.2           1.6         4.6         6.8         9.5           1.5         6.4         8.9         12.7           2.1         6.1         11.1         12.3           0.9         4.4         5.5         11.0           1.2         3.0         6.5         15.0           Par change (percent)           0.0         -19.4         -10.4         -6.5           33.3         84.0         58.1         31.9           -6.2         39.1         30.9         33.7           40.0         -4.7         24.7         -3.1           -57.1         -27.9         -50.5         -10.6		

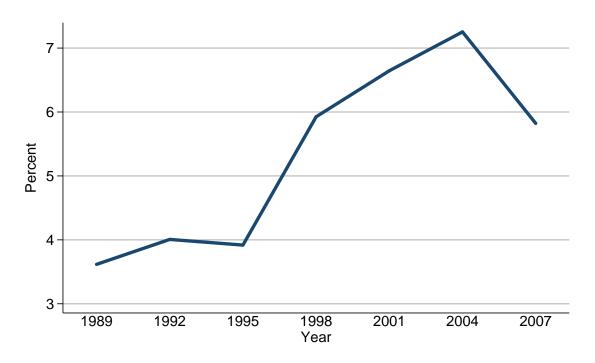
## Mean value of cash value life insurance for families with holdings By percentile of net worth



#### Mean value of cash value life insurance for families with holdings

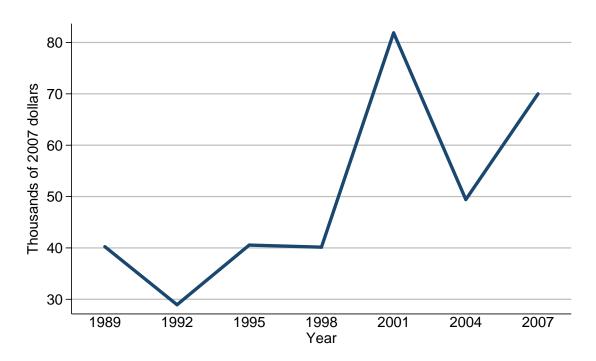
					<b>3</b> -
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	1.9	7.0	12.3	17.6	47.9
1992	2.3	5.3	13.6	20.2	41.6
1995	2.9	9.1	19.5	33.3	69.8
1998	4.2	9.6	20.5	41.5	105.5
2001	3.9	12.1	29.6	47.0	112.0
2004	2.4	7.3	13.6	21.4	80.4
2007	3.2	8.2	16.9	32.4	94.4
Three-ye	ear change (percen	t)			
1992	21.1	-24.3	10.6	14.8	-13.2
1995	26.1	71.7	43.4	64.9	67.8
1998	44.8	5.5	5.1	24.6	51.1
2001	-7.1	26.0	44.4	13.3	6.2
2004	-38.5	-39.7	-54.1	-54.5	-28.2
2007	33.3	12.3	24.3	51.4	17.4

## Percent of families with other managed assets For all families



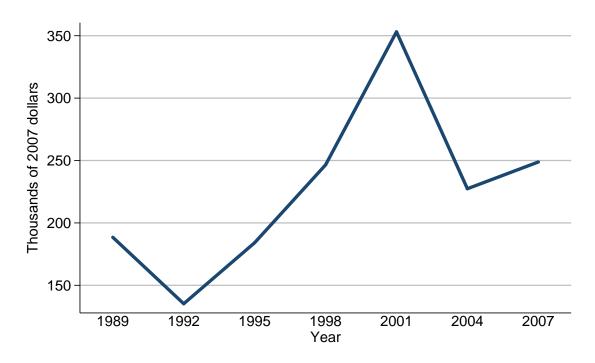
reicent of families with other managed assets						
Year	All families					
Level (percent)						
1989	3.6					
1992	4.0					
1995	3.9					
1998	5.9					
2001	6.6					
2004	7.3					
2007	5.8					
Three-year change (percentage points)						
1992	0.4					
1995	-0.1					
1998	2.0					
2001	0.7					
2004	0.7					
2007	-1.5					

# Median value of other managed assets for families with holdings For all families



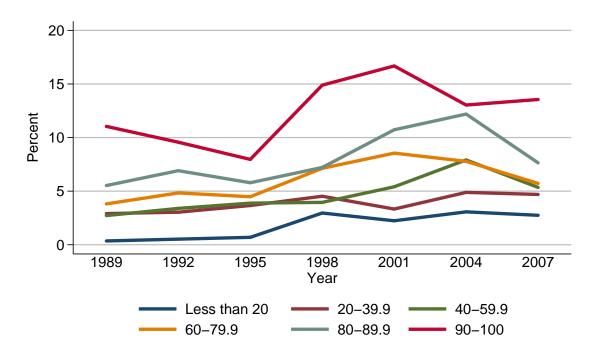
median value of other managed assets for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	40.2				
1992	28.9				
1995	40.6				
1998	40.1				
2001	81.9				
2004	49.4				
2007	70.0				
Three-year change (percent)					
1992	-28.1				
1995	40.5				
1998	-1.2				
2001	104.2				
2004	-39.7				
2007	41.7				

# Mean value of other managed assets for families with holdings For all families



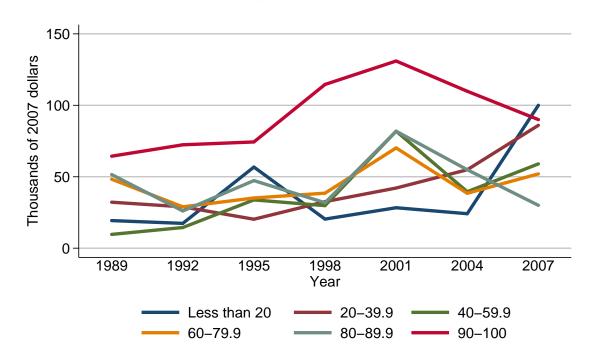
mean value of other managed assets for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	188.5				
1992	135.2				
1995	184.1				
1998	246.5				
2001	353.1				
2004	227.4				
2007	248.8				
Three-year change (percent)					
1992	-28.3				
1995	36.2				
1998	33.9				
2001	43.2				
2004	-35.6				
2007	9.4				

# Percent of families with other managed assets By percentile of income



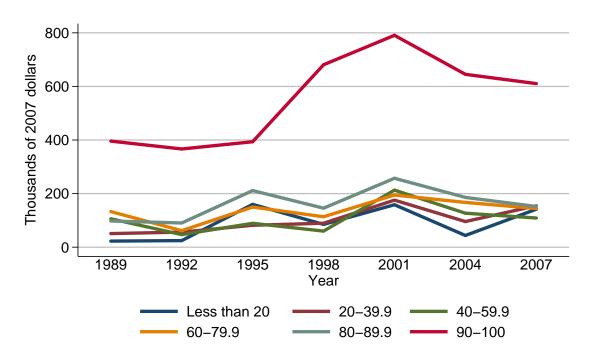
	<u>.</u>	Croome or run	mics with other	or managea a				
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	0.4	2.9	2.7	3.8	5.5	11.0		
1992	0.5	3.0	3.4	4.8	6.9	9.6		
1995	0.7	3.7	3.9	4.5	5.8	8.0		
1998	3.0	4.5	4.0	7.1	7.2	14.9		
2001	2.2	3.3	5.4	8.5	10.7	16.7		
2004	3.1	4.9	7.9	7.8	12.2	13.0		
2007	2.7	4.7	5.3	5.7	7.6	13.6		
Three-ye	ear change (pei	centage point	s)					
1992	0.1	0.1	0.7	1.0	1.4	-1.4		
1995	0.2	0.7	0.5	-0.3	-1.1	-1.6		
1998	2.3	8.0	0.1	2.6	1.4	6.9		
2001	-0.8	-1.2	1.4	1.4	3.5	1.8		
2004	0.9	1.6	2.5	-0.7	1.5	-3.7		
2007	-0.4	-0.2	-2.6	-2.1	-4.6	0.6		

## Median value of other managed assets for families with holdings By percentile of income



	Percentile of income					
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	19.3	32.2	9.7	48.3	51.5	64.4
1992	17.4	28.9	14.5	28.9	26.0	72.4
1995	56.8	20.3	33.8	35.1	47.3	74.4
1998	20.4	32.6	29.8	38.5	31.8	114.6
2001	28.3	42.1	81.9	70.2	81.9	131.0
2004	24.1	54.9	39.5	38.4	54.9	109.8
2007	100.0	86.0	59.0	52.0	30.0	90.0
Three-ye	ear change (pei	rcent)				
1992	-9.8	-10.2	49.5	-40.2	-49.5	12.4
1995	226.4	-29.8	133.1	21.5	81.9	2.8
1998	-64.1	60.6	-11.8	9.7	-32.8	54.0
2001	38.7	29.1	174.8	82.3	157.5	14.3
2004	-14.8	30.4	-51.8	-45.3	-33.0	-16.2
2007	314.9	56.6	49.4	35.4	-45.4	-18.0

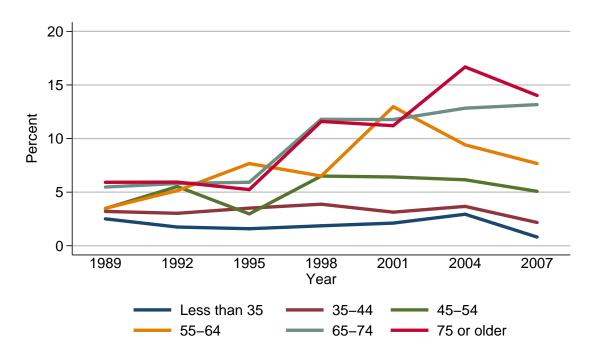
## Mean value of other managed assets for families with holdings By percentile of income



Mean value of other managed assets for families with holdings

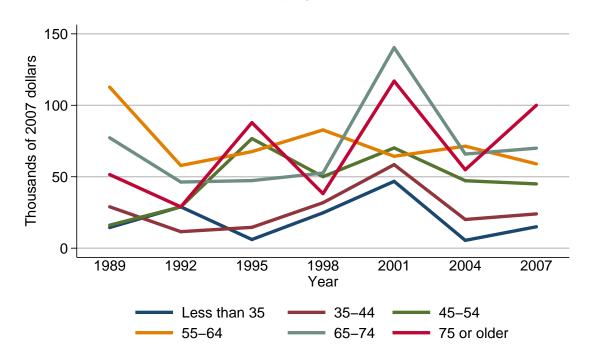
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	22.7	50.8	106.0	132.9	97.7	396.0	
1992	24.6	56.4	47.0	61.7	90.4	366.6	
1995	159.8	81.8	89.2	149.9	211.4	393.6	
1998	85.1	89.5	60.1	113.7	145.7	681.0	
2001	158.4	175.7	213.0	194.8	257.2	790.8	
2004	43.8	95.8	126.9	167.1	185.8	645.2	
2007	141.7	154.6	108.9	144.5	152.0	610.6	
Three-ye	ear change (per	rcent)					
1992	8.4	11.0	-55.7	-53.6	-7.5	-7.4	
1995	549.6	45.0	89.8	142.9	133.8	7.4	
1998	-46.7	9.4	-32.6	-24.1	-31.1	73.0	
2001	86.1	96.3	254.4	71.3	76.5	16.1	
2004	-72.3	-45.5	-40.4	-14.2	-27.8	-18.4	
2007	223.5	61.4	-14.2	-13.5	-18.2	-5.4	

# Percent of families with other managed assets By age of head



			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	2.5	3.2	3.5	3.5	5.5	5.9
1992	1.7	3.0	5.5	5.1	5.8	5.9
1995	1.6	3.5	3.0	7.7	5.9	5.2
1998	1.9	3.9	6.5	6.5	11.8	11.6
2001	2.1	3.1	6.4	13.0	11.8	11.2
2004	2.9	3.7	6.2	9.4	12.8	16.7
2007	8.0	2.2	5.1	7.7	13.2	14.0
Three-ye	ear change (per	centage point	s)			
1992	-0.8	-0.2	2.0	1.6	0.3	0.0
1995	-0.1	0.5	-2.5	2.6	0.1	-0.7
1998	0.3	0.4	3.5	-1.2	5.9	6.4
2001	0.2	-0.8	-0.1	6.5	0.0	-0.4
2004	8.0	0.6	-0.2	-3.6	1.0	5.5
2007	-2.1	-1.5	-1.1	-1.7	0.4	-2.7

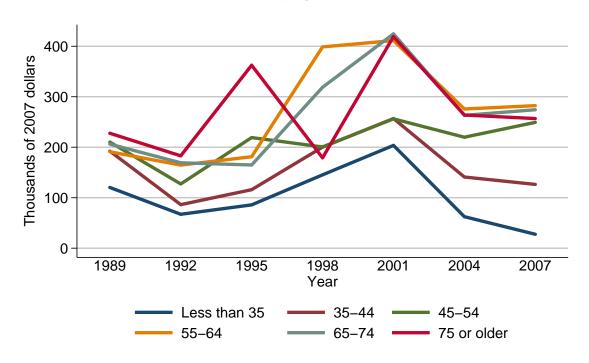
## Median value of other managed assets for families with holdings By age of head



Median value of other managed assets for families with holdings

	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	14.5	29.0	16.1	112.7	77.3	51.5	
1992	28.9	11.6	28.9	57.9	46.3	28.9	
1995	6.1	14.6	76.7	67.6	47.3	87.9	
1998	24.8	31.8	50.0	82.8	52.6	38.2	
2001	46.8	58.5	70.2	64.3	140.4	117.0	
2004	5.5	20.1	47.2	71.4	65.9	54.9	
2007	15.0	24.0	45.0	59.0	70.0	100.0	
Three-ye	ear change (per	cent)					
1992	99.3	-60.0	79.5	-48.6	-40.1	-43.9	
1995	-78.9	25.9	165.4	16.8	2.2	204.2	
1998	306.6	117.8	-34.8	22.5	11.2	-56.5	
2001	88.7	84.0	40.4	-22.3	166.9	206.3	
2004	-88.2	-65.6	-32.8	11.0	-53.1	-53.1	
2007	172.7	19.4	-4.7	-17.4	6.2	82.1	

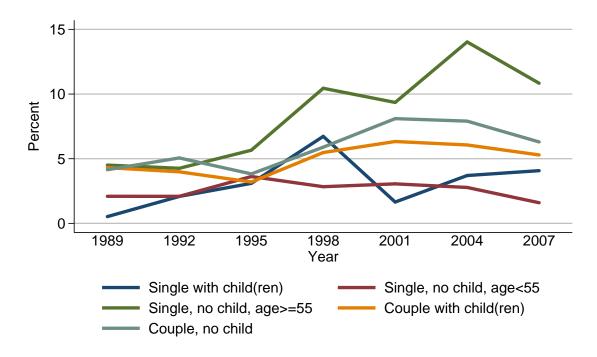
### Mean value of other managed assets for families with holdings By age of head



Mean value of other managed assets for families with holdings

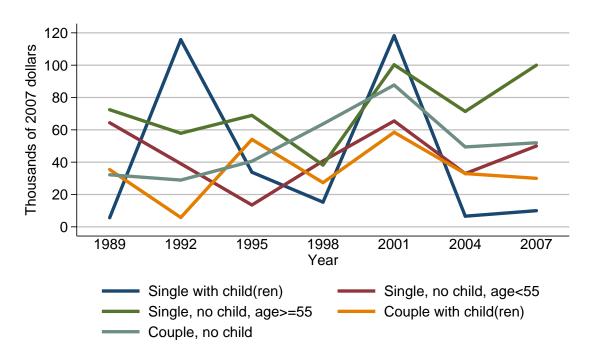
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	120.3	192.3	210.3	191.0	206.1	227.7	
1992	67.2	86.3	127.3	164.6	169.2	183.0	
1995	85.8	115.9	219.1	181.2	164.8	362.4	
1998	145.3	200.2	200.6	398.7	318.8	179.0	
2001	203.6	256.8	256.2	411.3	424.6	419.1	
2004	62.4	141.0	219.8	275.8	263.2	263.8	
2007	27.6	126.3	249.3	282.3	274.2	256.8	
Three-ye	ear change (per	cent)					
1992	-44.1	-55.1	-39.5	-13.8	-17.9	-19.6	
1995	27.7	34.3	72.1	10.1	-2.6	98.0	
1998	69.3	72.7	-8.4	120.0	93.4	-50.6	
2001	40.1	28.3	27.7	3.2	33.2	134.1	
2004	-69.4	-45.1	-14.2	-32.9	-38.0	-37.1	
2007	-55.8	-10.4	13.4	2.4	4.2	-2.7	

# Percent of families with other managed assets By family structure



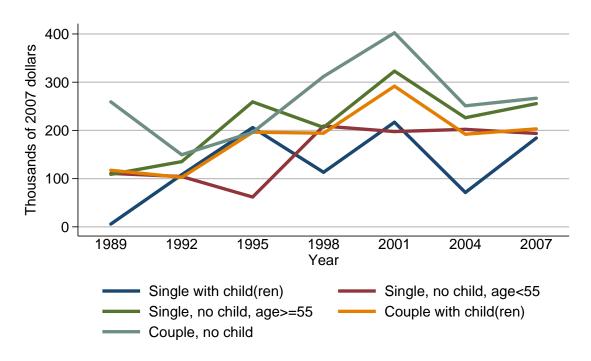
	1 01	cent of families	vitii Otiici illallaş	gea assets	
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	ercent)				
1989	0.5	2.1	4.5	4.3	4.1
1992	2.1	2.1	4.3	4.0	5.1
1995	3.1	3.6	5.7	3.2	3.8
1998	6.7	2.8	10.4	5.5	5.9
2001	1.7	3.1	9.4	6.3	8.1
2004	3.7	2.8	14.0	6.1	7.9
2007	4.1	1.6	10.8	5.3	6.3
Three-ye	ar change (perce	ntage points)			
1992	1.6	0.0	-0.2	-0.3	1.0
1995	1.0	1.5	1.4	-0.8	-1.3
1998	3.6	-0.8	4.7	2.3	2.1
2001	-5.0	0.3	-1.0	0.8	2.2
2004	2.0	-0.3	4.6	-0.2	-0.2
2007	0.4	-1.2	-3.2	-0.8	-1.6

## Median value of other managed assets for families with holdings By family structure



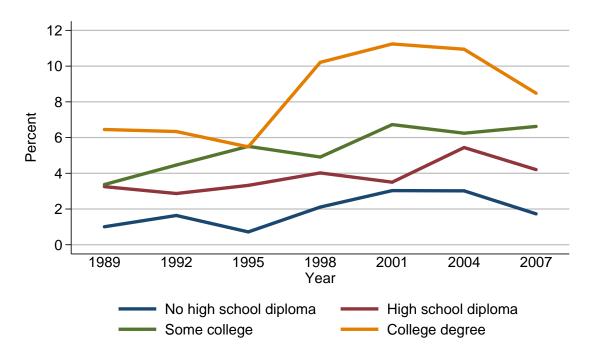
			,		<u> </u>
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007	dollars)			
1989	5.6	64.4	72.4	35.4	32.2
1992	115.8	39.1	57.9	5.8	28.9
1995	33.8	13.5	68.9	54.1	40.6
1998	15.3	40.7	38.2	27.3	63.7
2001	118.2	65.5	100.2	58.5	87.7
2004	6.6	32.9	71.4	32.9	49.4
2007	10.0	50.0	100.0	30.0	52.0
Three-ye	ear change (perce	nt)			
1992	1967.9	-39.3	-20.0	-83.6	-10.2
1995	-70.8	-65.5	19.0	832.8	40.5
1998	-54.7	201.5	-44.6	-49.5	56.9
2001	672.5	60.9	162.3	114.3	37.7
2004	-94.4	-49.8	-28.7	-43.8	-43.7
2007	51.5	52.0	40.1	-8.8	5.3

## Mean value of other managed assets for families with holdings By family structure



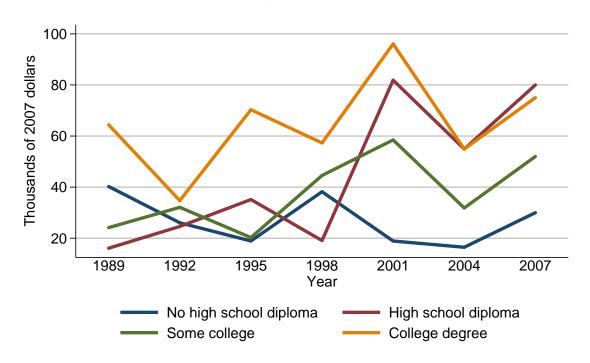
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	5.7	110.8	108.9	117.4	259.2
1992	108.1	104.3	135.3	102.6	149.6
1995	205.8	61.8	259.1	196.2	196.1
1998	113.2	209.1	206.2	194.2	311.8
2001	217.0	197.7	322.9	291.7	402.3
2004	71.3	202.2	226.4	192.1	251.0
2007	184.2	193.7	255.5	203.1	266.7
Three-ye	ar change (percei	nt)			
1992	1796.5	-5.9	24.2	-12.6	-42.3
1995	90.4	-40.7	91.5	91.2	31.1
1998	-45.0	238.3	-20.4	-1.0	59.0
2001	91.7	-5.5	56.6	50.2	29.0
2004	-67.1	2.3	-29.9	-34.1	-37.6
2007	158.3	-4.2	12.9	5.7	6.3

# Percent of families with other managed assets By education of head



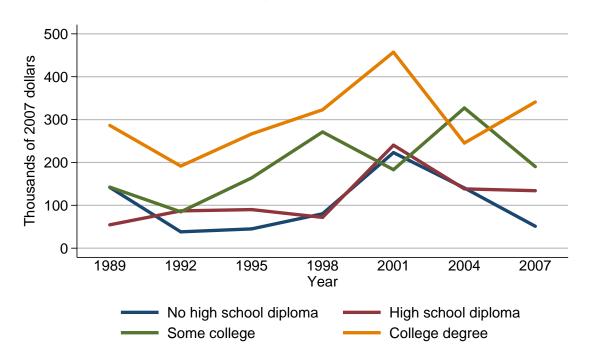
	1 Clocile C	n iaiiiiies with othe	i illullugea assets	
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	1.0	3.3	3.4	6.5
1992	1.6	2.9	4.5	6.3
1995	0.7	3.3	5.5	5.5
1998	2.1	4.0	4.9	10.2
2001	3.0	3.5	6.7	11.2
2004	3.0	5.4	6.2	10.9
2007	1.7	4.2	6.6	8.5
Three-yea	ar change (percentage	points)		
1992	0.6	-0.4	1.1	-0.2
1995	-0.9	0.4	1.0	-0.8
1998	1.4	0.7	-0.6	4.7
2001	0.9	-0.5	1.8	1.0
2004	0.0	1.9	-0.5	-0.3
2007	-1.3	-1.2	0.4	-2.4

## Median value of other managed assets for families with holdings By education of head



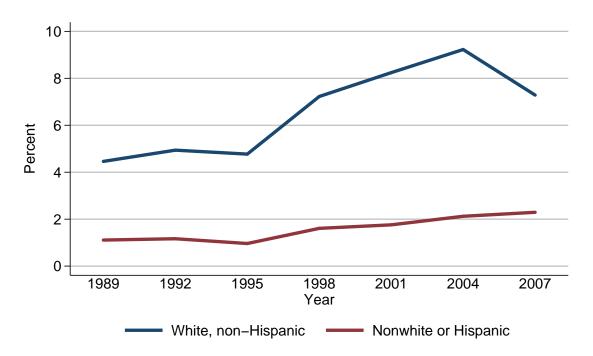
		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	40.2	16.1	24.1	64.4		
1992	26.0	24.6	32.1	34.7		
1995	18.9	35.1	20.3	70.3		
1998	38.2	19.1	44.6	57.3		
2001	18.9	81.9	58.5	96.1		
2004	16.5	54.9	31.9	54.9		
2007	30.0	80.0	52.0	75.0		
Three-yea	ar change (percent)					
1992	-35.3	52.8	33.2	-46.1		
1995	-27.3	42.7	-36.8	102.6		
1998	102.1	-45.6	119.7	-18.5		
2001	-50.5	328.8	31.2	67.7		
2004	-12.7	-33.0	-45.5	-42.9		
2007	81.8	45.7	63.0	36.6		

### Mean value of other managed assets for families with holdings By education of head



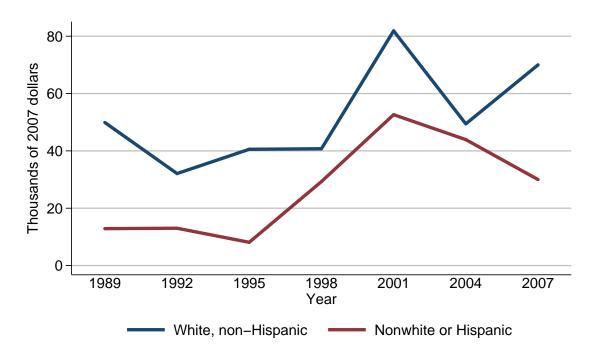
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma	_			
Level (the	ousands of 2007 dollars	s)				
1989	141.8	54.5	142.5	286.4		
1992	38.2	87.0	84.9	191.6		
1995	45.0	90.1	164.0	266.7		
1998	80.4	71.9	271.2	322.9		
2001	223.0	240.4	183.1	457.3		
2004	140.5	138.4	327.1	245.3		
2007	51.2	134.1	190.3	341.0		
Three-yea	ar change (percent)					
1992	-73.1	59.6	-40.4	-33.1		
1995	17.8	3.6	93.2	39.2		
1998	78.7	-20.2	65.4	21.1		
2001	177.4	234.4	-32.5	41.6		
2004	-37.0	-42.4	78.6	-46.4		
2007	-63.6	-3.1	-41.8	39.0		

## Percent of families with other managed assets By race or ethnicity of respondent



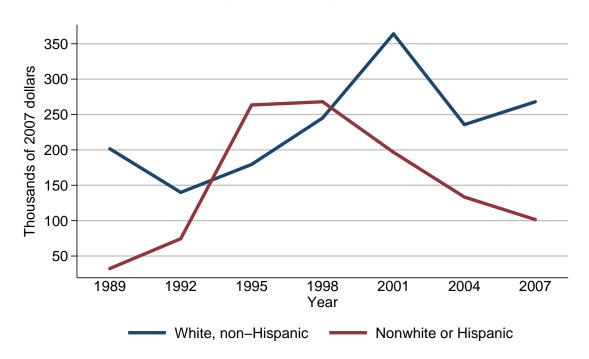
	Race or ethnicity of respondent					
Year	White, non-Hispanic	Nonwhite or Hispanic				
Level (percent)						
1989	4.5	1.1				
1992	4.9	1.2				
1995	4.8	1.0				
1998	7.2	1.6				
2001	8.2	1.8				
2004	9.2	2.1				
2007	7.3	2.3				
Three-year char	nge (percentage points)					
1992	0.4	0.1				
1995	-0.1	-0.2				
1998	2.4	0.6				
2001	1.0	0.2				
2004	1.0	0.3				
2007	-1.9	0.2				

## Median value of other managed assets for families with holdings By race or ethnicity of respondent



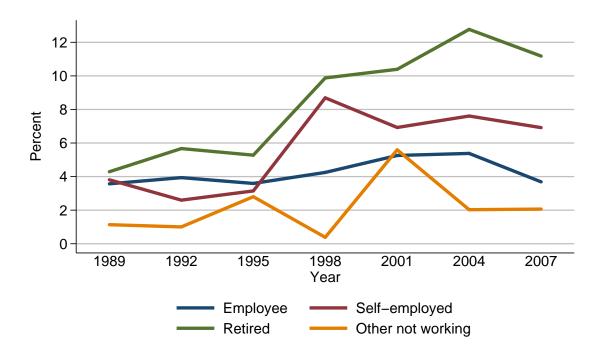
	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	49.9	12.9	
1992	32.1	13.0	
1995	40.6	8.1	
1998	40.7	29.3	
2001	81.9	52.6	
2004	49.4	43.9	
2007	70.0	30.0	
Three-year cha	ange (percent)		
1992	-35.7	0.8	
1995	26.5	-37.7	
1998	0.2	261.7	
2001	101.2	79.5	
2004	-39.7	-16.5	
2007	41.7	-31.7	

### Mean value of other managed assets for families with holdings By race or ethnicity of respondent



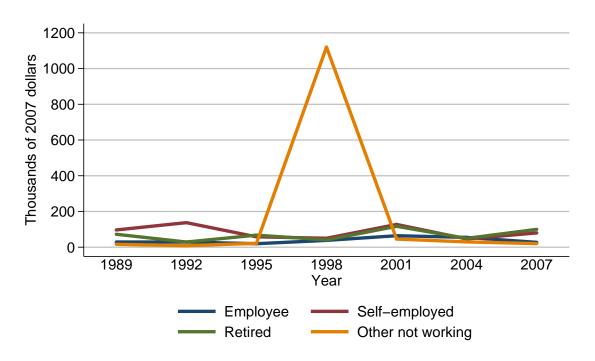
	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	201.6	32.3	
1992	140.0	74.5	
1995	179.5	263.5	
1998	245.0	268.0	
2001	364.0	196.7	
2004	235.7	133.4	
2007	268.0	101.6	
Three-year cha	ange (percent)		
1992	-30.6	130.7	
1995	28.2	253.7	
1998	36.5	1.7	
2001	48.6	-26.6	
2004	-35.2	-32.2	
2007	13.7	-23.8	

# Percent of families with other managed assets By current work status of head



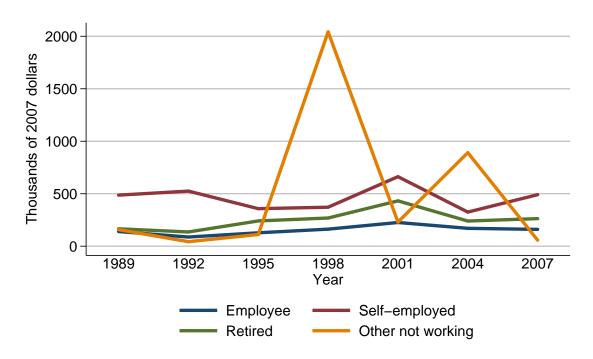
	1 010011	t of fairlines with other	managed assets	
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (per	cent)			
1989	3.6	3.8	4.3	1.1
1992	3.9	2.6	5.7	1.0
1995	3.6	3.1	5.3	2.8
1998	4.2	8.7	9.9	0.4
2001	5.3	6.9	10.4	5.6
2004	5.4	7.6	12.8	2.0
2007	3.7	6.9	11.2	2.1
Three-year	r change (percentag	ge points)		
1992	0.3	-1.2	1.4	-0.1
1995	-0.3	0.5	-0.4	1.8
1998	0.6	5.6	4.6	-2.4
2001	1.1	-1.8	0.5	5.2
2004	0.1	0.7	2.4	-3.6
2007	-1.7	-0.7	-1.6	0.1

## Median value of other managed assets for families with holdings By current work status of head



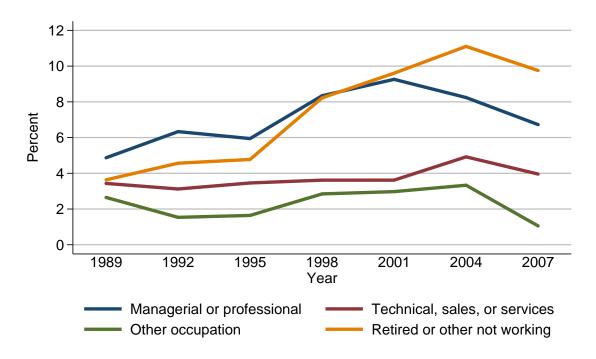
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	29.0	96.6	72.4	16.1		
1992	28.9	137.5	28.9	8.7		
1995	19.6	58.1	67.6	21.6		
1998	38.2	50.0	40.7	1120.4		
2001	64.3	127.5	117.0	45.6		
2004	54.9	46.1	49.4	29.7		
2007	27.2	80.0	100.0	20.0		
Three-year	r change (percent)					
1992	-0.3	42.3	-60.1	-46.0		
1995	-32.2	-57.7	133.9	148.3		
1998	94.9	-13.9	-39.8	5087.0		
2001	68.3	155.0	187.5	-95.9		
2004	-14.6	-63.8	-57.8	-34.9		
2007	-50.5	73.5	102.4	-32.7		

## Mean value of other managed assets for families with holdings By current work status of head



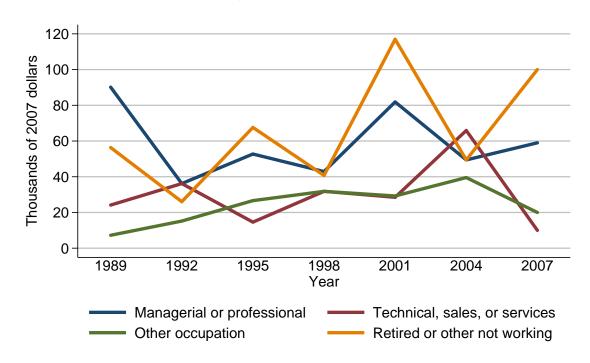
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	139.6	486.8	165.9	157.6		
1992	87.2	524.9	135.6	43.2		
1995	127.7	357.6	240.8	111.4		
1998	162.6	371.7	268.5	2042.2		
2001	225.9	662.5	431.9	230.0		
2004	170.4	325.2	239.7	891.3		
2007	160.3	490.9	262.7	57.2		
Three-year	r change (percent)					
1992	-37.5	7.8	-18.3	-72.6		
1995	46.4	-31.9	77.6	157.9		
1998	27.3	3.9	11.5	1733.2		
2001	38.9	78.2	60.9	-88.7		
2004	-24.6	-50.9	-44.5	287.5		
2007	-5.9	51.0	9.6	-93.6		

## Percent of families with other managed assets By current occupation of head



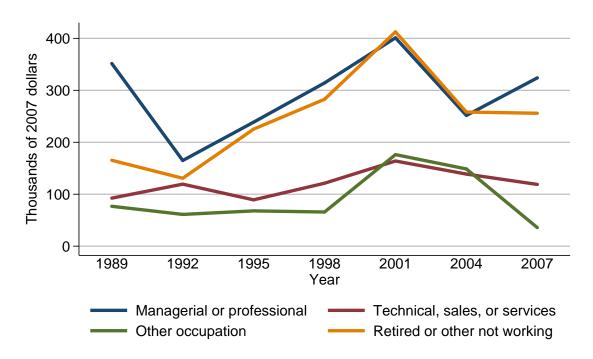
	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (per	rcent)					
1989	4.9	3.4	2.6	3.6		
1992	6.3	3.1	1.5	4.6		
1995	5.9	3.5	1.6	4.8		
1998	8.3	3.6	2.8	8.2		
2001	9.3	3.6	3.0	9.6		
2004	8.2	4.9	3.3	11.1		
2007	6.7	4.0	1.1	9.8		
Three-yea	ar change (percentag	e points)				
1992	1.4	-0.3	-1.1	1.0		
1995	-0.4	0.4	0.1	0.2		
1998	2.4	0.1	1.2	3.4		
2001	1.0	0.0	0.2	1.4		
2004	-1.1	1.3	0.3	1.5		
2007	-1.5	-0.9	-2.2	-1.3		

## Median value of other managed assets for families with holdings By current occupation of head



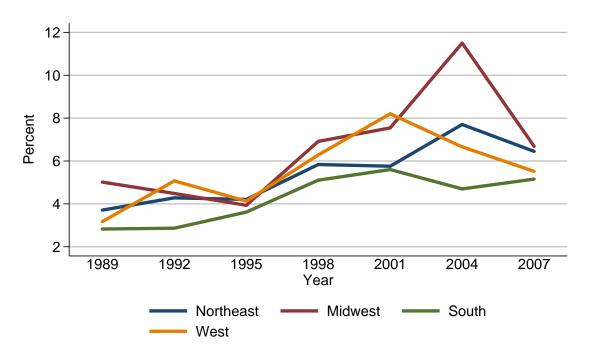
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	90.2	24.1	7.2	56.3
1992	36.2	36.2	15.2	26.0
1995	52.7	14.6	26.6	67.6
1998	42.9	31.8	31.8	40.7
2001	81.9	28.5	29.2	117.0
2004	49.4	65.9	39.5	49.4
2007	59.0	10.0	20.0	100.0
Three-yea	ar change (percent)			
1992	-59.9	50.2	111.1	-53.8
1995	45.6	-59.7	75.0	160.0
1998	-18.6	117.8	19.5	-39.8
2001	90.9	-10.4	-8.2	187.5
2004	-39.7	131.2	35.3	-57.8
2007	19.4	-84.8	-49.4	102.4

## Mean value of other managed assets for families with holdings By current occupation of head



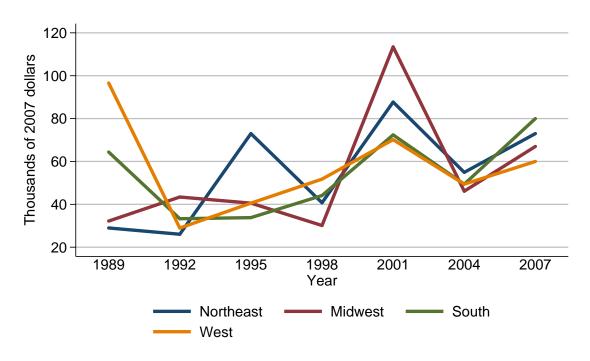
	Current occupation of head						
Year	Managerial or	Technical, sales,	Other	Retired or other			
	professional	or services	occupation	not working			
Level (tho	usands of 2007 dolla	rs)					
1989	351.7	92.5	76.8	165.4			
1992	165.0	119.4	61.2	130.8			
1995	238.7	89.2	68.0	225.3			
1998	314.2	121.2	65.8	282.8			
2001	401.1	164.0	176.3	412.6			
2004	251.7	138.8	148.7	258.2			
2007	324.0	118.9	35.8	255.9			
Three-yea	ar change (percent)						
1992	-53.1	29.1	-20.3	-20.9			
1995	44.7	-25.3	11.1	72.2			
1998	31.6	35.9	-3.2	25.5			
2001	27.7	35.3	167.9	45.9			
2004	-37.2	-15.4	-15.7	-37.4			
2007	28.7	-14.3	-75.9	-0.9			

# Percent of families with other managed assets By region

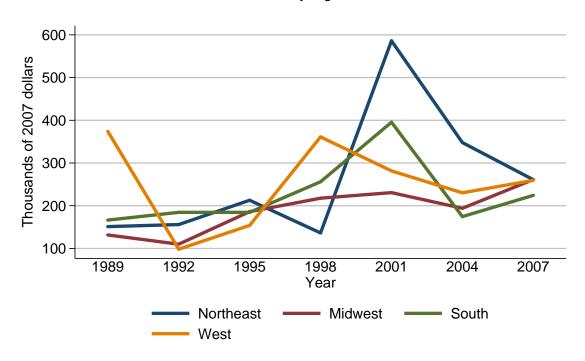


		or families with other	managea access	
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	3.7	5.0	2.8	3.2
1992	4.3	4.5	2.9	5.1
1995	4.2	3.9	3.6	4.1
1998	5.8	6.9	5.1	6.3
2001	5.8	7.5	5.6	8.2
2004	7.7	11.5	4.7	6.7
2007	6.4	6.7	5.2	5.5
Three-year	r change (percentage	points)		
1992	0.6	-0.5	0.1	1.9
1995	-0.1	-0.6	0.7	-1.0
1998	1.6	3.0	1.5	2.2
2001	0.0	0.6	0.5	1.9
2004	1.9	4.0	-0.9	-1.5
2007	-1.3	-4.8	0.5	-1.2

## Median value of other managed assets for families with holdings By region



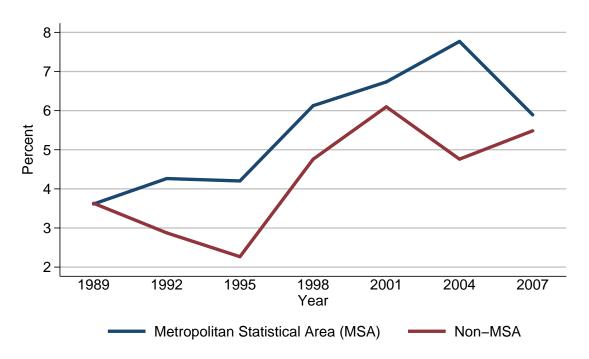
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (tho	usands of 2007 dollar	rs)		
1989	29.0	32.2	64.4	96.6
1992	26.0	43.4	33.3	28.9
1995	73.0	40.6	33.8	40.6
1998	40.7	30.1	44.1	51.8
2001	87.7	113.5	72.4	70.2
2004	54.9	46.1	49.4	49.4
2007	73.0	67.0	80.0	60.0
Three-yea	ar change (percent)			
1992	-10.3	34.8	-48.3	-70.1
1995	180.8	-6.5	1.5	40.5
1998	-44.2	-25.9	30.5	27.6
2001	115.5	277.1	64.2	35.5
2004	-37.4	-59.4	-31.8	-29.6
2007	33.0	45.3	61.9	21.5



Mean value of other managed assets for families with holdings

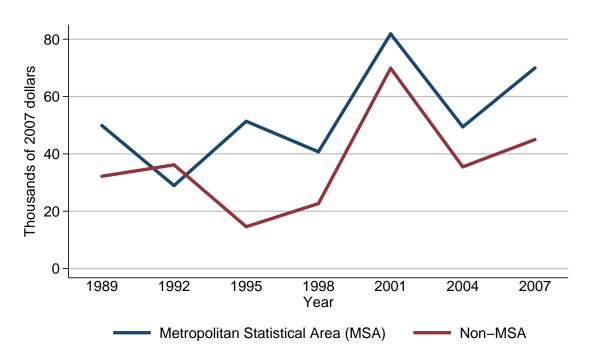
		<del>_</del>		
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (tho	usands of 2007 dolla	rs)		
1989	151.1	131.6	166.4	374.0
1992	156.0	110.0	184.5	98.3
1995	212.8	186.2	184.5	153.9
1998	136.3	217.7	256.1	361.1
2001	586.0	230.7	395.5	281.5
2004	347.9	194.0	174.6	230.3
2007	261.0	261.2	224.3	259.5
Three-yea	ar change (percent)			
1992	3.2	-16.4	10.9	-73.7
1995	36.4	69.3	0.0	56.6
1998	-35.9	16.9	38.8	134.6
2001	329.9	6.0	54.4	-22.0
2004	-40.6	-15.9	-55.9	-18.2
2007	-25.0	34.6	28.5	12.7

# Percent of families with other managed assets By urbanicity



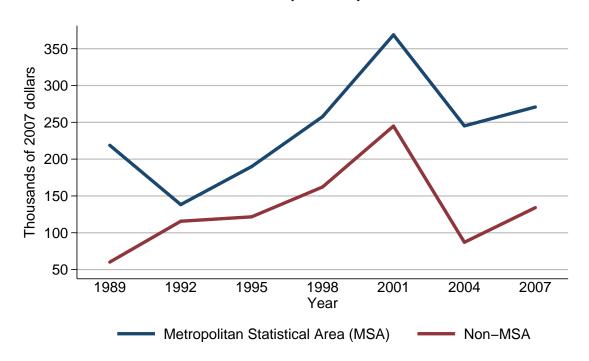
	r crocite of families with other mar	
	Urbanic	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (perce	ent)	
1989	3.6	3.6
1992	4.3	2.9
1995	4.2	2.3
1998	6.1	4.8
2001	6.7	6.1
2004	7.8	4.8
2007	5.9	5.5
Three-year	change (percentage points)	
1992	0.7	-0.7
1995	-0.1	-0.6
1998	1.9	2.5
2001	0.6	1.3
2004	1.1	-1.3
2007	-1.9	0.7

## Median value of other managed assets for families with holdings By urbanicity



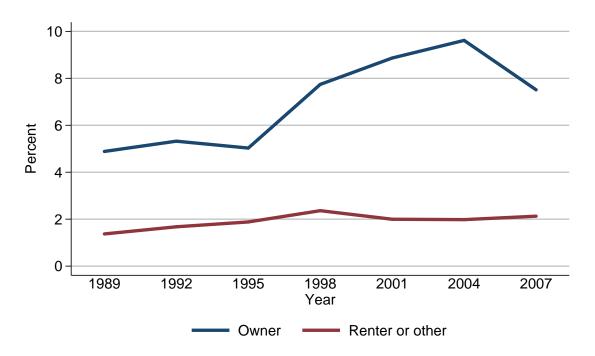
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	49.9	32.2			
1992	28.9	36.2			
1995	51.4	14.6			
1998	40.7	22.7			
2001	81.9	69.9			
2004	49.4	35.5			
2007	70.0	45.0			
Three-year cl	hange (percent)				
1992	-42.1	12.4			
1995	77.9	-59.7			
1998	-20.8	55.5			
2001	101.2	207.9			
2004	-39.7	-49.2			
2007	41.7	26.8			

### Mean value of other managed assets for families with holdings By urbanicity



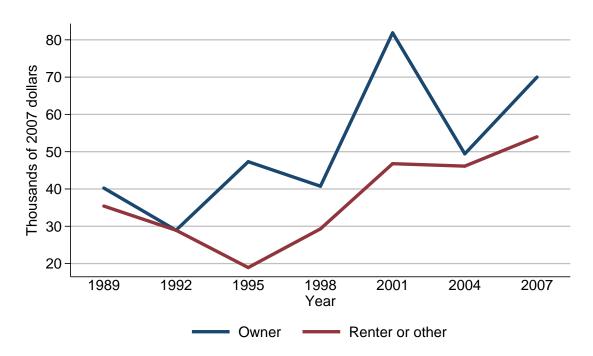
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	218.8	60.2
1992	138.2	115.6
1995	189.9	121.6
1998	257.7	162.2
2001	368.8	244.9
2004	245.2	87.1
2007	270.8	134.1
Three-year c	hange (percent)	
1992	-36.8	92.0
1995	37.4	5.2
1998	35.7	33.4
2001	43.1	51.0
2004	-33.5	-64.4
2007	10.4	54.0

# Percent of families with other managed assets By housing status



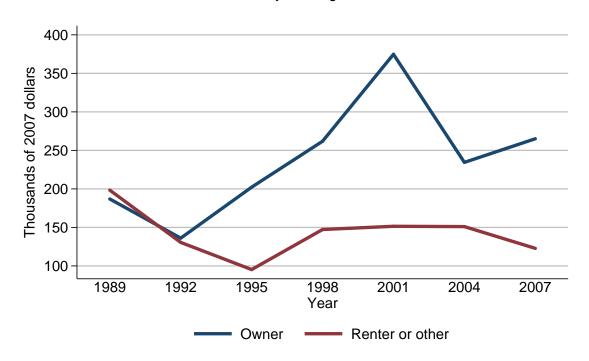
	T CTOCHE OF IGHTHICS WITH OTHE	
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	4.9	1.4
1992	5.3	1.7
1995	5.0	1.9
1998	7.7	2.4
2001	8.9	2.0
2004	9.6	2.0
2007	7.5	2.1
Three-year chang	ge (percentage points)	
1992	0.4	0.3
1995	-0.3	0.2
1998	2.7	0.5
2001	1.2	-0.4
2004	0.7	0.0
2007	-2.1	0.1

## Median value of other managed assets for families with holdings By housing status



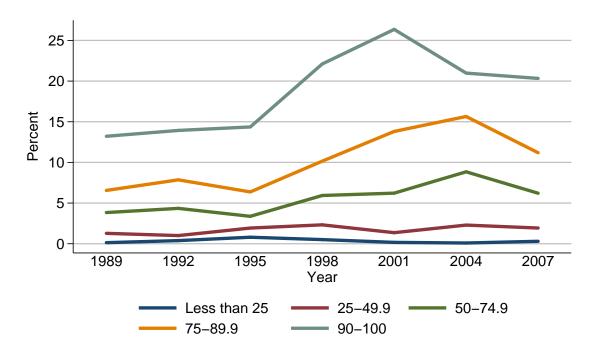
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	40.2	35.4
1992	28.9	28.9
1995	47.3	18.9
1998	40.7	29.3
2001	81.9	46.8
2004	49.4	46.1
2007	70.0	54.0
Three-year change	e (percent)	
1992	-28.1	-18.4
1995	63.7	-34.6
1998	-14.0	55.0
2001	101.2	59.7
2004	-39.7	-1.5
2007	41.7	17.1

## Mean value of other managed assets for families with holdings By housing status



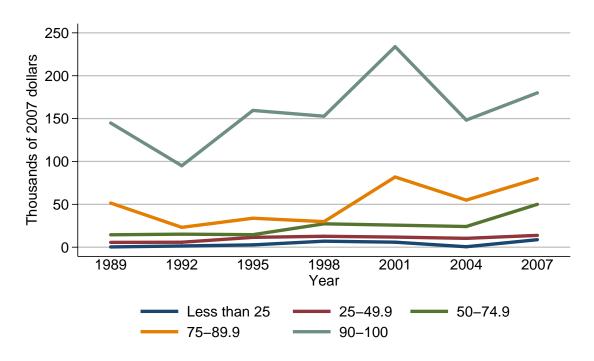
	Hous	ing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	186.9	198.3
1992	136.1	130.5
1995	202.2	95.3
1998	261.9	147.3
2001	374.8	151.5
2004	234.4	151.1
2007	265.1	122.8
Three-year change	e (percent)	
1992	-27.2	-34.2
1995	48.6	-27.0
1998	29.5	54.6
2001	43.1	2.9
2004	-37.5	-0.3
2007	13.1	-18.7

# Percent of families with other managed assets By percentile of net worth



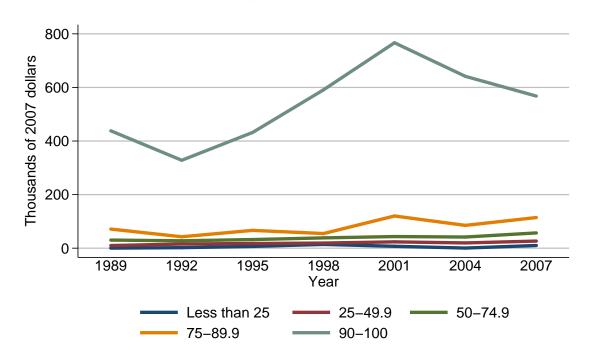
			Titili Gtillo: Illullug	ou ussets		
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	0.1	1.3	3.8	6.6	13.2	
1992	0.4	1.0	4.3	7.9	13.9	
1995	0.8	1.9	3.4	6.4	14.4	
1998	0.5	2.3	5.9	10.2	22.1	
2001	0.2	1.4	6.2	13.8	26.4	
2004	0.1	2.3	8.8	15.6	21.0	
2007	0.3	1.9	6.2	11.2	20.3	
Three-ye	ear change (percen	tage points)				
1992	0.3	-0.3	0.5	1.3	0.7	
1995	0.4	0.9	-0.9	-1.5	0.5	
1998	-0.3	0.4	2.5	3.8	7.7	
2001	-0.3	-0.9	0.3	3.6	4.3	
2004	-0.1	0.9	2.6	1.8	-5.4	
2007	0.2	-0.4	-2.6	-4.4	-0.7	

## Median value of other managed assets for families with holdings By percentile of net worth



					<u> </u>	
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	0.3	5.6	14.5	51.5	144.9	
1992	1.4	5.8	15.2	23.2	95.0	
1995	2.7	11.5	14.6	33.8	159.5	
1998	7.0	12.7	27.3	29.8	152.8	
2001	5.8	11.8	25.7	81.9	233.9	
2004	0.5	10.3	24.1	54.9	148.3	
2007	8.8	13.8	50.0	80.0	180.0	
Three-ye	ear change (percen	t)				
1992	366.7	3.6	4.8	-55.0	-34.4	
1995	92.9	98.3	-3.9	45.7	67.9	
1998	159.3	10.4	87.0	-11.8	-4.2	
2001	-17.1	-7.1	-5.9	174.8	53.1	
2004	-91.4	-12.7	-6.2	-33.0	-36.6	
2007	1640.0	34.0	107.5	45.7	21.4	

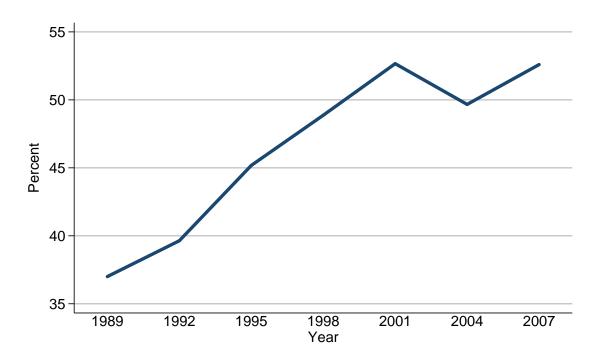
### Mean value of other managed assets for families with holdings By percentile of net worth



Mean value of other managed assets for families with holdings

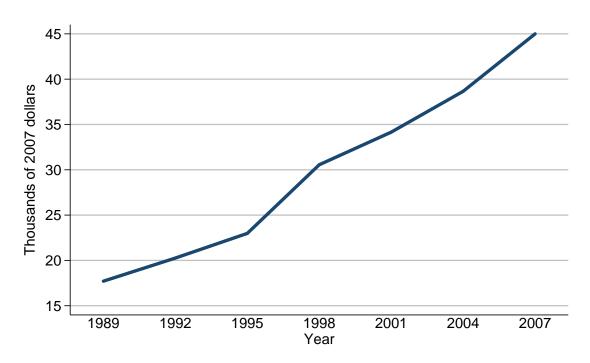
		Pe	ercentile of net wo		<u>, -                                     </u>
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (the	ousands of 2007 d	ollars)			
1989	0.3	9.9	30.3	71.4	438.2
1992	2.0	15.6	27.7	42.7	328.2
1995	6.7	17.6	32.2	66.5	432.0
1998	14.1	19.2	38.5	54.7	591.2
2001	7.2	23.6	43.5	120.3	766.7
2004	0.5	19.7	41.7	85.2	641.4
2007	10.1	26.6	57.0	114.4	567.7
Three-ye	ear change (percen	t)			
1992	566.7	57.6	-8.6	-40.2	-25.1
1995	235.0	12.8	16.2	55.7	31.6
1998	110.4	9.1	19.6	-17.7	36.9
2001	-48.9	22.9	13.0	119.9	29.7
2004	-93.1	-16.5	-4.1	-29.2	-16.3
2007	1920.0	35.0	36.7	34.3	-11.5

#### Percent of families with retirement accounts For all families



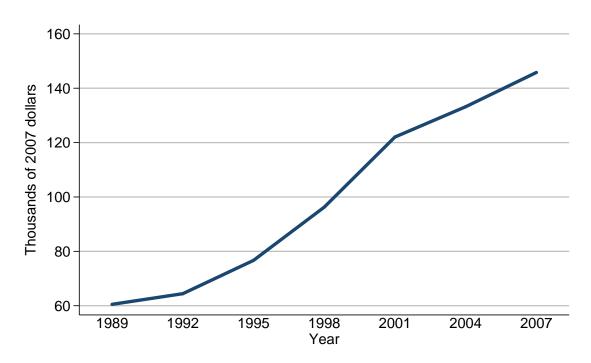
Percent of families with retirement accounts					
Year	All families				
Level (percent)					
1989	37.0				
1992	39.6				
1995	45.2				
1998	48.9				
2001	52.7				
2004	49.7				
2007	52.6				
Three-year change (percenta	age points)				
1992	2.6				
1995	5.6				
1998	3.7				
2001	3.8				
2004	-3.0				
2007	2.9				

# Median value of retirement accounts for families with holdings For all families



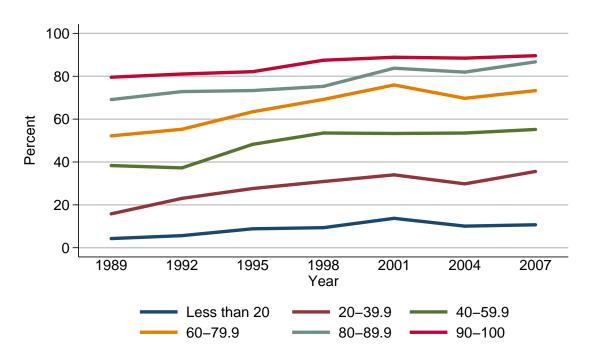
Median value of retirement accounts for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	17.7				
1992	20.3				
1995	23.0				
1998	30.6				
2001	34.2				
2004	38.7				
2007	45.0				
Three-year change (percent)					
1992	14.7				
1995	13.3				
1998	33.0				
2001	11.8				
2004	13.2				
2007	16.3				

#### Mean value of retirement accounts for families with holdings For all families



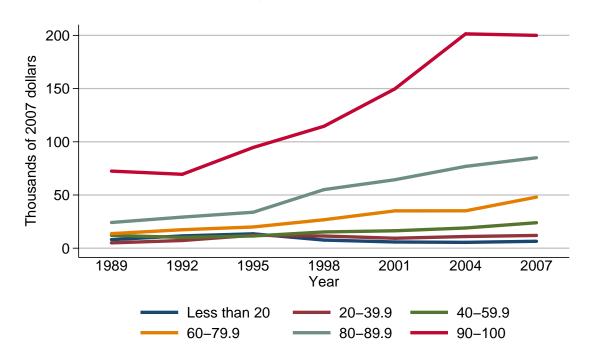
mean value of retirement accounts for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	60.5				
1992	64.4				
1995	76.7				
1998	96.3				
2001	122.0				
2004	133.2				
2007	145.8				
Three-year change (percent)					
1992	6.4				
1995	19.1				
1998	25.6				
2001	26.7				
2004	9.2				
2007	9.5				

# Percent of families with retirement accounts By percentile of income



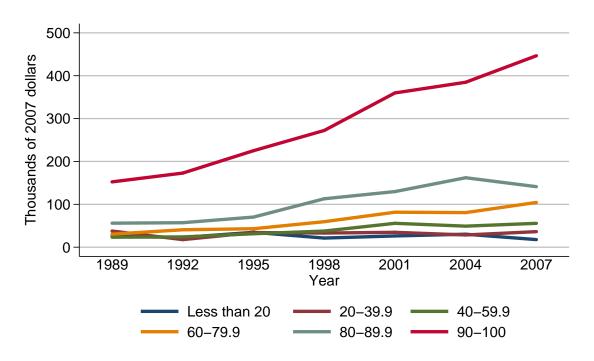
Percent of families with retirement accounts									
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (pe	ercent)								
1989	4.3	15.8	38.3	52.2	69.1	79.6			
1992	5.6	23.0	37.3	55.3	72.9	81.0			
1995	8.8	27.6	48.2	63.4	73.3	82.1			
1998	9.4	30.9	53.5	69.2	75.3	87.5			
2001	13.7	34.0	53.3	75.9	83.8	88.9			
2004	10.1	29.8	53.5	69.7	81.9	88.5			
2007	10.7	35.6	55.2	73.3	86.7	89.6			
Three-ye	ear change (pei	rcentage point	s)						
1992	1.3	7.2	-1.0	3.1	3.8	1.4			
1995	3.2	4.6	10.9	8.1	0.4	1.1			
1998	0.6	3.3	5.3	5.8	2.0	5.4			
2001	4.3	3.1	-0.2	6.7	8.5	1.4			
2004	-3.6	-4.2	0.2	-6.2	-1.9	-0.4			
2007	0.6	5.8	1.7	3.6	4.8	1.1			

### Median value of retirement accounts for families with holdings By percentile of income



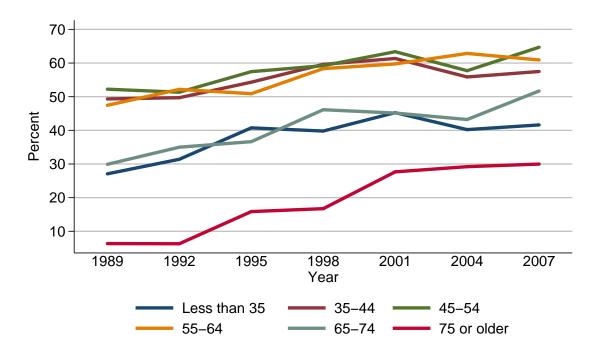
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	8.0	5.0	12.1	13.7	24.1	72.4	
1992	11.6	7.2	10.1	17.4	29.2	69.5	
1995	13.5	12.2	11.5	19.9	33.8	94.6	
1998	7.6	11.5	15.3	26.7	55.1	114.6	
2001	5.8	9.4	16.4	35.1	64.3	149.7	
2004	5.5	11.0	19.0	35.1	76.9	201.4	
2007	6.5	12.0	23.9	48.0	85.0	200.0	
Three-ye	ear change (per	rcent)					
1992	45.0	44.0	-16.5	27.0	21.2	-4.0	
1995	16.4	69.4	13.9	14.4	15.8	36.1	
1998	-43.7	-5.7	33.0	34.2	63.0	21.1	
2001	-23.7	-18.3	7.2	31.5	16.7	30.6	
2004	-5.2	17.0	15.9	0.0	19.6	34.5	
2007	18.2	9.1	25.8	36.8	10.5	-0.7	

### Mean value of retirement accounts for families with holdings By percentile of income



	Percentile of income					
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	25.8	37.8	23.3	30.5	56.0	152.4
1992	22.7	17.7	24.0	40.6	57.2	172.9
1995	34.7	34.1	31.3	43.1	70.3	225.1
1998	21.3	33.0	37.7	59.5	113.0	272.3
2001	26.2	34.7	55.7	81.6	129.8	359.8
2004	30.3	28.6	49.1	80.7	162.0	384.7
2007	17.8	36.3	55.7	104.4	141.2	446.6
Three-ye	ear change (per	rcent)				
1992	-12.0	-53.2	3.0	33.1	2.1	13.5
1995	52.9	92.7	30.4	6.2	22.9	30.2
1998	-38.6	-3.2	20.4	38.1	60.7	21.0
2001	23.0	5.2	47.7	37.1	14.9	32.1
2004	15.6	-17.6	-11.8	-1.1	24.8	6.9
2007	-41.3	26.9	13.4	29.4	-12.8	16.1

# Percent of families with retirement accounts By age of head



	Age of head					
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	27.1	49.3	52.2	47.4	29.9	6.3
1992	31.4	49.7	51.3	52.2	35.0	6.3
1995	40.7	54.3	57.4	50.9	36.6	15.9
1998	39.8	59.6	59.2	58.4	46.1	16.7
2001	45.3	61.4	63.4	59.7	45.1	27.7
2004	40.2	55.9	57.7	62.9	43.2	29.2
2007	41.6	57.5	64.7	60.9	51.7	30.0
Three-ye	ear change (per	centage point	s)			
1992	4.3	0.4	-0.9	4.8	5.1	0.0
1995	9.3	4.6	6.1	-1.3	1.6	9.6
1998	-0.9	5.3	1.8	7.5	9.5	8.0
2001	5.5	1.8	4.2	1.3	-1.0	11.0
2004	-5.1	-5.5	-5.7	3.2	-1.9	1.5

7.0

-2.0

8.0

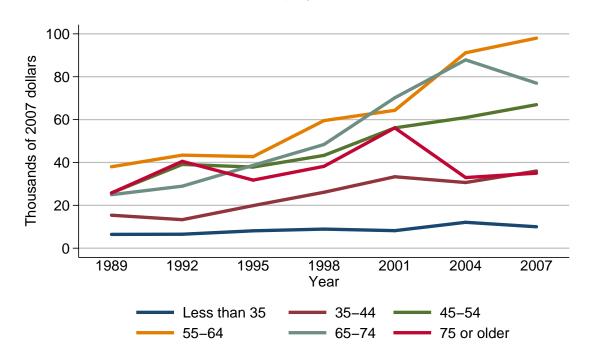
8.5

2007

1.4

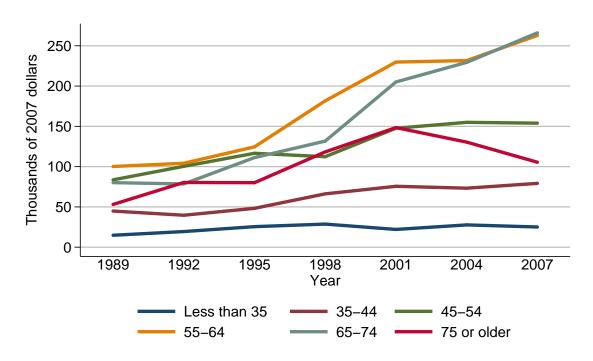
1.6

### Median value of retirement accounts for families with holdings By age of head



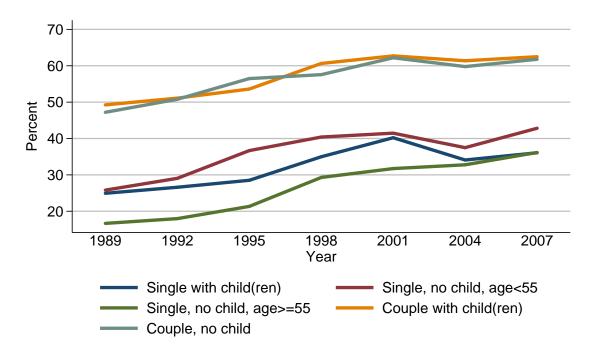
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	6.4	15.4	25.8	38.0	25.0	25.8
1992	6.5	13.3	39.1	43.4	28.9	40.5
1995	8.1	19.9	37.9	42.7	38.7	31.8
1998	8.9	26.1	43.3	59.5	48.4	38.2
2001	8.2	33.3	56.1	64.3	70.2	56.1
2004	12.1	30.6	61.0	91.2	87.9	32.9
2007	10.0	36.0	67.0	98.0	77.0	35.0
Three-ye	ear change (per	cent)				
1992	1.6	-13.6	51.6	14.2	15.6	57.0
1995	24.6	49.6	-3.1	-1.6	33.9	-21.5
1998	9.9	31.2	14.2	39.3	25.1	20.1
2001	-7.9	27.6	29.6	8.1	45.0	46.9
2004	47.6	-8.1	8.7	41.8	25.2	-41.4
2007	-17.4	17.6	9.8	7.5	-12.4	6.4

# Mean value of retirement accounts for families with holdings By age of head



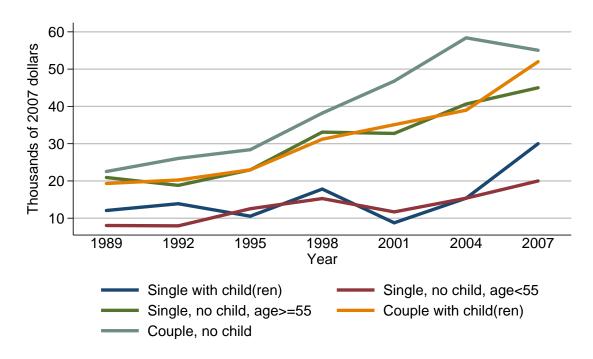
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	14.8	44.9	83.6	100.2	80.1	53.1		
1992	19.4	39.7	100.4	104.2	78.5	80.4		
1995	25.5	48.2	116.6	124.5	111.2	80.1		
1998	28.7	66.2	112.3	181.6	131.7	118.3		
2001	22.0	75.6	147.7	229.8	205.1	148.4		
2004	27.7	73.3	155.0	231.7	229.4	130.5		
2007	25.1	79.2	154.0	262.9	266.1	105.5		
Three-ye	ear change (per	cent)						
1992	31.1	-11.6	20.1	4.0	-2.0	51.4		
1995	31.4	21.4	16.1	19.5	41.7	-0.4		
1998	12.5	37.3	-3.7	45.9	18.4	47.7		
2001	-23.3	14.2	31.5	26.5	55.7	25.4		
2004	25.9	-3.0	4.9	0.8	11.8	-12.1		
2007	-9.4	8.0	-0.6	13.5	16.0	-19.2		

# Percent of families with retirement accounts By family structure



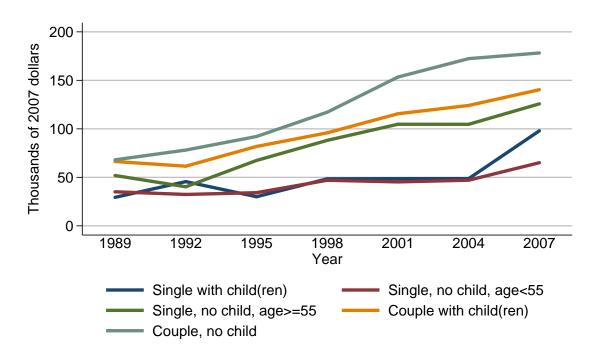
	Pe	rcent of families	with retirement	accounts	
			Family structure		
Year	Single with child(ren)	Single, no child,	Single, no child,	Couple with child(ren)	Couple, no child
		age<55	age≥55		
Level (pe	ercent)				
1989	24.9	25.8	16.7	49.3	47.2
1992	26.6	29.0	18.0	51.1	50.8
1995	28.5	36.7	21.3	53.6	56.5
1998	35.0	40.4	29.3	60.6	57.6
2001	40.2	41.5	31.7	62.7	62.2
2004	34.1	37.5	32.8	61.4	59.8
2007	36.1	42.8	36.2	62.5	61.8
Three-ye	ar change (perce	ntage points)			
1992	1.7	3.2	1.3	1.8	3.6
1995	1.9	7.7	3.3	2.5	5.7
1998	6.5	3.7	8.0	7.0	1.1
2001	5.2	1.1	2.4	2.1	4.6
2004	-6.1	-4.0	1.1	-1.3	-2.4
2007	2.0	5.3	3.4	1.1	2.0

### Median value of retirement accounts for families with holdings By family structure



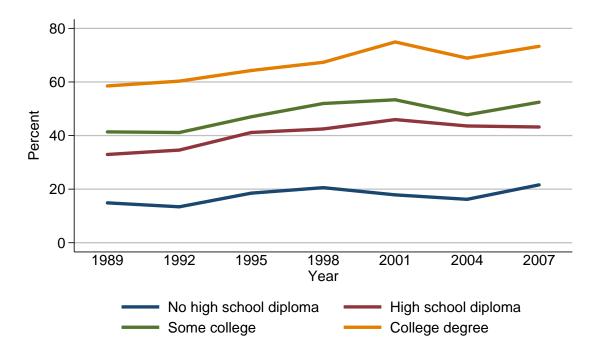
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	12.1	8.0	20.9	19.3	22.5
1992	13.9	8.0	18.8	20.3	26.0
1995	10.5	12.5	23.0	23.0	28.4
1998	17.8	15.3	33.1	31.2	38.2
2001	8.8	11.7	32.7	35.1	46.8
2004	15.4	15.4	40.6	39.0	58.4
2007	30.0	20.0	45.0	52.0	55.1
Three-ye	ar change (percei	nt)			
1992	14.9	0.0	-10.0	5.2	15.6
1995	-24.5	56.2	22.3	13.3	9.2
1998	69.5	22.4	43.9	35.7	34.5
2001	-50.6	-23.5	-1.2	12.5	22.5
2004	75.0	31.6	24.2	11.1	24.8
2007	94.8	29.9	10.8	33.3	-5.7

### Mean value of retirement accounts for families with holdings By family structure



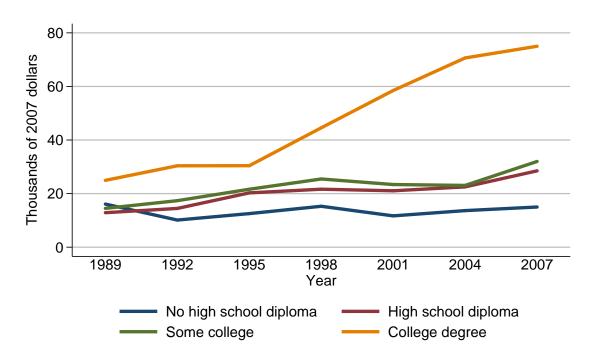
	Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (the	ousands of 2007 o	dollars)					
1989	29.4	35.1	51.9	66.3	68.1		
1992	45.6	32.4	40.3	61.5	78.1		
1995	30.0	34.2	67.4	81.8	92.1		
1998	48.5	47.0	88.1	95.9	117.2		
2001	48.6	45.3	104.7	115.6	153.4		
2004	48.7	47.1	104.7	124.1	172.4		
2007	98.0	65.1	125.8	140.4	178.2		
Three-ye	ar change (percei	nt)					
1992	55.1	-7.7	-22.4	-7.2	14.7		
1995	-34.2	5.6	67.2	33.0	17.9		
1998	61.7	37.4	30.7	17.2	27.3		
2001	0.2	-3.6	18.8	20.5	30.9		
2004	0.2	4.0	0.0	7.4	12.4		
2007	101.2	38.2	20.2	13.1	3.4		

### Percent of families with retirement accounts By education of head



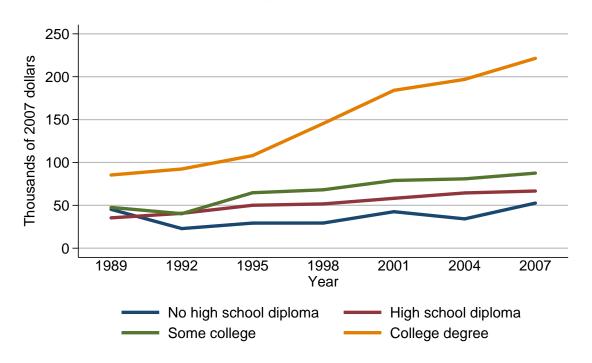
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	14.9	32.9	41.4	58.5	
1992	13.4	34.6	41.1	60.3	
1995	18.5	41.2	47.0	64.3	
1998	20.6	42.5	52.0	67.3	
2001	17.9	46.0	53.4	74.9	
2004	16.2	43.6	47.7	68.9	
2007	21.6	43.2	52.5	73.3	
Three-yea	ar change (percentage	points)			
1992	-1.5	1.7	-0.3	1.8	
1995	5.1	6.6	5.9	4.0	
1998	2.1	1.3	5.0	3.0	
2001	-2.7	3.5	1.4	7.6	
2004	-1.7	-2.4	-5.7	-6.0	
2007	5.4	-0.4	4.8	4.4	

### Median value of retirement accounts for families with holdings By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	:)				
1989	16.1	12.9	14.5	25.0		
1992	10.1	14.5	17.4	30.4		
1995	12.5	20.3	21.6	30.4		
1998	15.3	21.6	25.5	44.6		
2001	11.7	21.1	23.4	58.5		
2004	13.7	22.5	23.1	70.6		
2007	15.0	28.5	32.0	75.0		
Three-yea	ar change (percent)					
1992	-37.3	12.4	20.0	21.6		
1995	23.8	40.0	24.1	0.0		
1998	22.4	6.4	18.1	46.7		
2001	-23.5	-2.3	-8.2	31.2		
2004	17.1	6.6	-1.3	20.7		
2007	9.5	26.7	38.5	6.2		

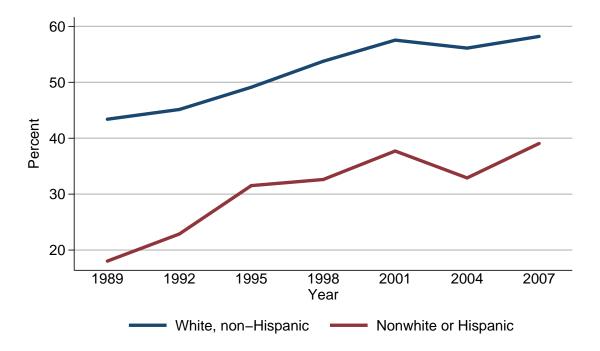
### Mean value of retirement accounts for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	45.3	35.4	47.6	85.4
1992	22.9	40.7	40.3	92.4
1995	29.3	50.1	64.7	108.0
1998	29.4	51.7	68.1	145.4
2001	42.6	58.2	79.0	184.1
2004	34.2	64.4	80.9	196.9
2007	52.6	66.7	87.6	221.4
Three-yea	ar change (percent)			
1992	-49.4	15.0	-15.3	8.2
1995	27.9	23.1	60.5	16.9
1998	0.3	3.2	5.3	34.6
2001	44.9	12.6	16.0	26.6
2004	-19.7	10.7	2.4	7.0
2007	53.8	3.6	8.3	12.4

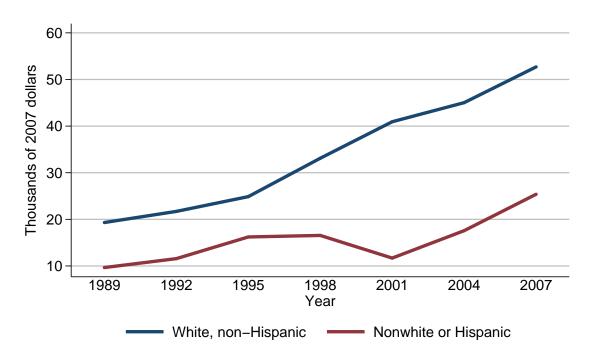
#### Percent of families with retirement accounts

By race or ethnicity of respondent



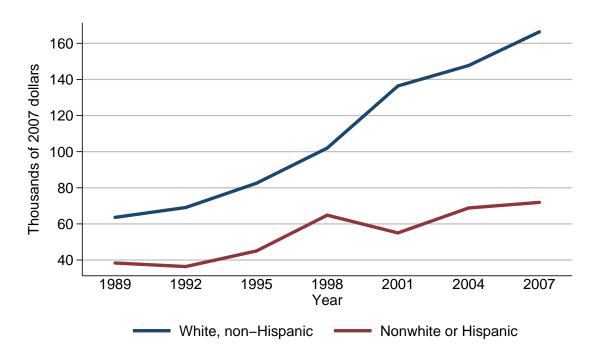
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	43.4	18.0
1992	45.1	22.9
1995	49.1	31.5
1998	53.8	32.6
2001	57.5	37.7
2004	56.1	32.9
2007	58.2	39.1
Three-year char	nge (percentage points)	
1992	1.7	4.9
1995	4.0	8.6
1998	4.7	1.1
2001	3.7	5.1
2004	-1.4	-4.8
2007	2.1	6.2

### Median value of retirement accounts for families with holdings By race or ethnicity of respondent



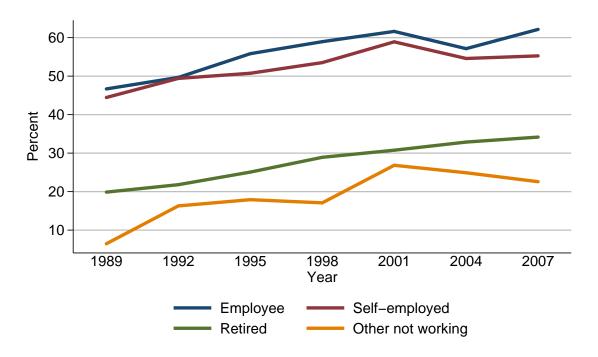
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	19.3	9.7
1992	21.7	11.6
1995	24.9	16.2
1998	33.1	16.6
2001	40.9	11.7
2004	45.0	17.6
2007	52.7	25.4
Three-year cha	ange (percent)	
1992	12.4	19.6
1995	14.7	39.7
1998	32.9	2.5
2001	23.6	-29.5
2004	10.0	50.4
2007	17.1	44.3

### Mean value of retirement accounts for families with holdings By race or ethnicity of respondent



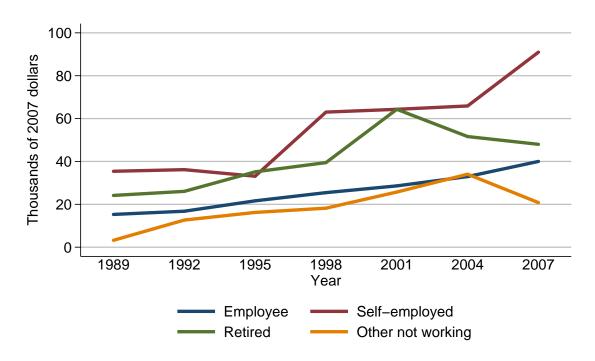
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ls of 2007 dollars)				
1989	63.6	38.4			
1992	69.1	36.4			
1995	82.5	45.0			
1998	102.0	64.8			
2001	136.4	55.0			
2004	147.7	68.8			
2007	166.3	71.9			
Three-year char	nge (percent)				
1992	8.6	-5.2			
1995	19.4	23.6			
1998	23.6	44.0			
2001	33.7	-15.1			
2004	8.3	25.1			
2007	12.6	4.5			

# Percent of families with retirement accounts By current work status of head



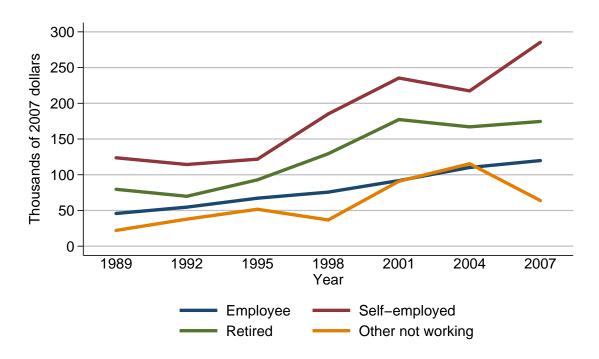
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working  6.5 16.3 17.9 17.1 26.8 24.9 22.6
Level (perc	cent)			
1989	46.7	44.5	19.9	6.5
1992	49.7	49.4	21.8	16.3
1995	55.8	50.7	25.1	17.9
1998	58.9	53.5	28.9	17.1
2001	61.6	58.9	30.8	26.8
2004	57.1	54.6	32.9	24.9
2007	62.1	55.3	34.2	22.6
Three-year	r change (percentag	ge points)		
1992	3.0	4.9	1.9	9.8
1995	6.1	1.3	3.3	1.6
1998	3.1	2.8	3.8	-0.8
2001	2.7	5.4	1.9	9.7
2004	-4.5	-4.3	2.1	-1.9
2007	5.0	0.7	1.3	-2.3

### Median value of retirement accounts for families with holdings By current work status of head



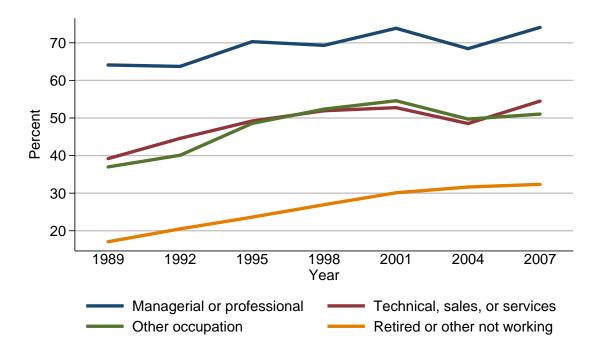
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working  3.2 12.7 16.2 18.2 25.7 34.0 20.8  296.9 27.6 12.3 41.2 32.3
Level (thou	usands of 2007 dolla	ars)		
1989	15.3	35.4	24.1	3.2
1992	16.8	36.2	26.0	12.7
1995	21.6	33.1	35.1	16.2
1998	25.5	63.0	39.5	18.2
2001	28.6	64.3	64.3	25.7
2004	32.9	65.9	51.6	34.0
2007	40.0	91.0	48.0	20.8
Three-year	r change (percent)			
1992	9.8	2.3	7.9	296.9
1995	28.6	-8.6	35.0	27.6
1998	18.1	90.3	12.5	12.3
2001	12.2	2.1	62.8	41.2
2004	15.0	2.5	-19.8	32.3
2007	21.6	38.1	-7.0	-38.8

### Mean value of retirement accounts for families with holdings By current work status of head



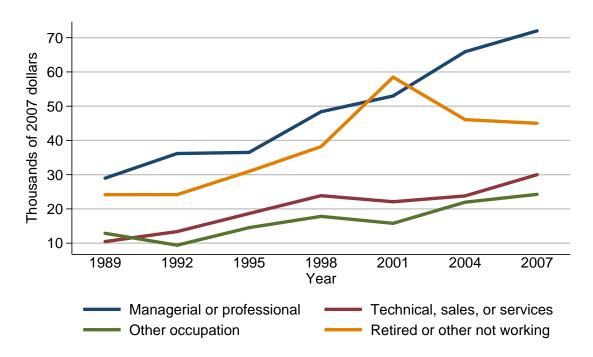
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working  22.1 37.9 51.7 36.7 90.9 115.4 63.9  71.5 36.4 -29.0 147.7 27.0
Level (thou	usands of 2007 dolla	ars)		
1989	45.8	123.7	79.6	22.1
1992	54.7	114.4	69.9	37.9
1995	67.2	121.8	92.9	51.7
1998	75.7	185.1	129.4	36.7
2001	91.9	235.4	177.3	90.9
2004	110.2	217.4	167.0	115.4
2007	119.8	285.4	174.6	63.9
Three-year	r change (percent)			
1992	19.4	-7.5	-12.2	71.5
1995	22.9	6.5	32.9	36.4
1998	12.6	52.0	39.3	-29.0
2001	21.4	27.2	37.0	147.7
2004	19.9	-7.6	-5.8	27.0
2007	8.7	31.3	4.6	-44.6

# Percent of families with retirement accounts By current occupation of head



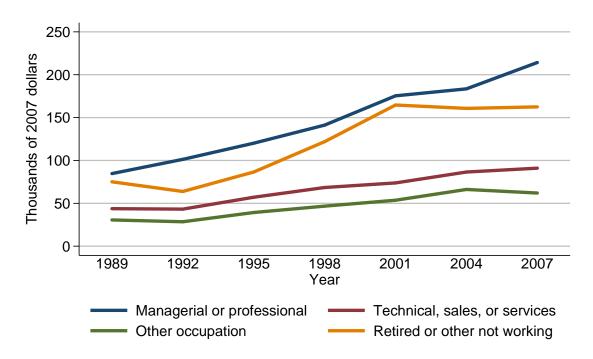
	Percent of families with retirement accounts						
		Current occupa	ation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other			
	professional	or services	occupation	not working			
Level (per	rcent)						
1989	64.1	39.2	37.0	17.1			
1992	63.7	44.6	40.1	20.5			
1995	70.3	49.2	48.6	23.6			
1998	69.3	51.9	52.4	26.9			
2001	73.9	52.8	54.6	30.1			
2004	68.5	48.5	49.7	31.6			
2007	74.1	54.5	51.0	32.4			
Three-yea	ar change (percentag	e points)					
1992	-0.4	5.4	3.1	3.4			
1995	6.6	4.6	8.5	3.1			
1998	-1.0	2.7	3.8	3.3			
2001	4.6	0.9	2.2	3.2			
2004	-5.4	-4.3	-4.9	1.5			
2007	5.6	6.0	1.3	0.8			

#### Median value of retirement accounts for families with holdings By current occupation of head



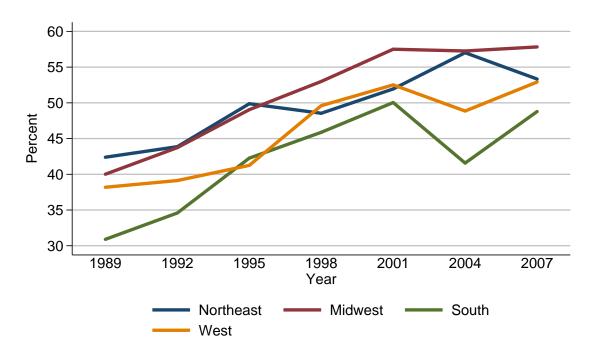
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	29.0	10.5	12.9	24.1
1992	36.2	13.4	9.4	24.2
1995	36.5	18.7	14.5	31.0
1998	48.4	23.9	17.8	38.2
2001	53.0	22.1	15.8	58.5
2004	65.9	23.8	22.0	46.1
2007	72.0	30.0	24.3	45.0
Three-yea	ar change (percent)			
1992	24.8	27.6	-27.1	0.4
1995	0.8	39.6	54.3	28.1
1998	32.6	27.8	22.8	23.2
2001	9.5	-7.5	-11.2	53.1
2004	24.3	7.7	39.2	-21.2
2007	9.3	26.1	10.5	-2.4

#### Mean value of retirement accounts for families with holdings By current occupation of head



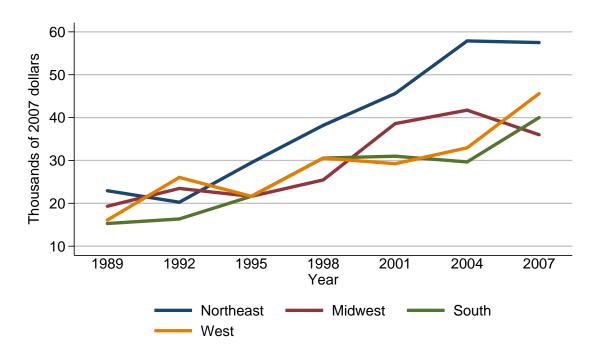
	Current occupation of head				
Year	Managerial or Technical, sales,		Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	ars)			
1989	84.7	43.8	30.6	75.1	
1992	101.3	43.3	28.5	63.8	
1995	120.2	57.1	39.3	86.5	
1998	141.2	68.5	46.7	121.9	
2001	175.4	73.8	53.6	164.6	
2004	183.5	86.5	66.2	160.7	
2007	214.2	91.0	62.0	162.5	
Three-yea	ar change (percent)				
1992	19.6	-1.1	-6.9	-15.0	
1995	18.7	31.9	37.9	35.6	
1998	17.5	20.0	18.8	40.9	
2001	24.2	7.7	14.8	35.0	
2004	4.6	17.2	23.5	-2.4	
2007	16.7	5.2	-6.3	1.1	

# Percent of families with retirement accounts By region



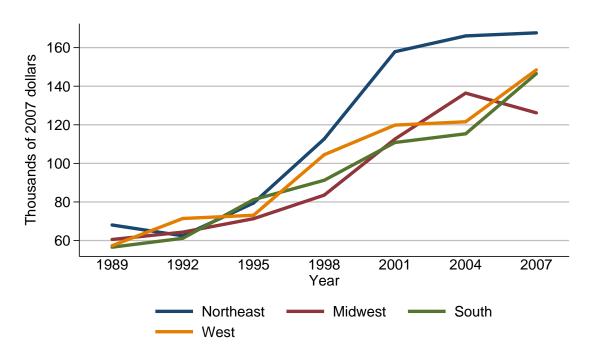
	Region				
Year	Northeast	Midwest	South	West	
Level (per	cent)				
1989	42.4	40.0	30.9	38.2	
1992	43.9	43.7	34.6	39.1	
1995	49.9	49.0	42.3	41.3	
1998	48.5	53.0	45.9	49.6	
2001	51.9	57.5	50.0	52.5	
2004	57.0	57.3	41.6	48.9	
2007	53.3	57.8	48.8	52.9	
Three-yea	r change (percentage	points)			
1992	1.5	3.7	3.7	0.9	
1995	6.0	5.3	7.7	2.2	
1998	-1.4	4.0	3.6	8.3	
2001	3.4	4.5	4.1	2.9	
2004	5.1	-0.2	-8.4	-3.6	
2007	-3.7	0.5	7.2	4.0	

# Median value of retirement accounts for families with holdings By region



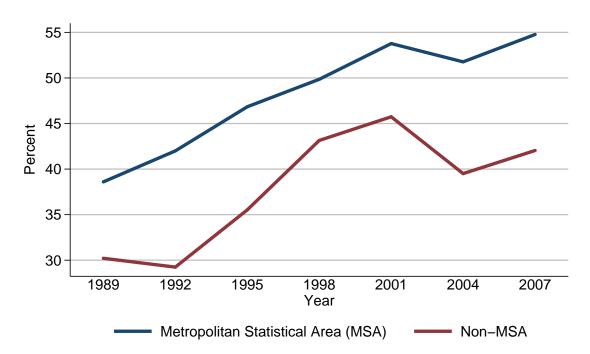
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dollar	rs)		
1989	22.9	19.3	15.3	16.1
1992	20.3	23.5	16.4	26.0
1995	29.5	21.6	21.6	21.6
1998	38.2	25.5	30.6	30.6
2001	45.6	38.6	31.0	29.2
2004	57.9	41.7	29.7	32.9
2007	57.5	36.0	40.0	45.6
Three-yea	r change (percent)			
1992	-11.4	21.8	7.2	61.5
1995	45.3	-8.1	31.7	-16.9
1998	29.5	18.1	41.7	41.7
2001	19.4	51.4	1.3	-4.6
2004	27.0	8.0	-4.2	12.7
2007	-0.7	-13.7	34.7	38.6

# Mean value of retirement accounts for families with holdings By region



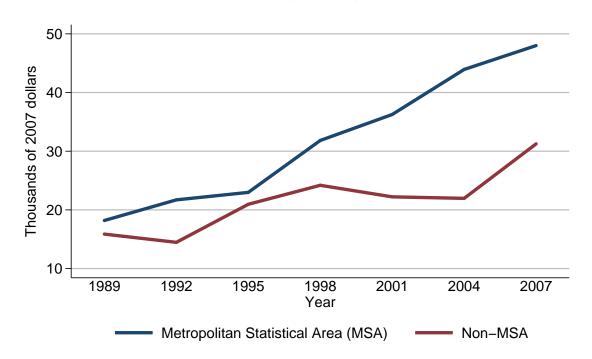
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dollar	rs)		
1989	68.1	60.5	56.5	57.3
1992	62.5	64.4	61.2	71.4
1995	79.4	71.3	81.2	73.1
1998	112.7	83.5	91.2	104.5
2001	157.9	112.6	110.8	119.8
2004	166.1	136.4	115.3	121.6
2007	167.7	126.2	146.5	148.5
Three-yea	r change (percent)			
1992	-8.2	6.4	8.3	24.6
1995	27.0	10.7	32.7	2.4
1998	41.9	17.1	12.3	43.0
2001	40.1	34.9	21.5	14.6
2004	5.2	21.1	4.1	1.5
2007	1.0	-7.5	27.1	22.1

# Percent of families with retirement accounts By urbanicity



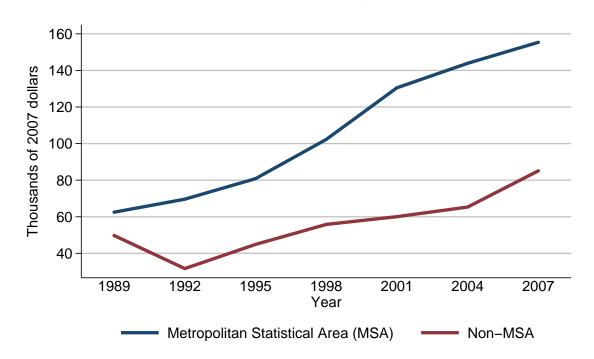
	Urbanicit	<u>y</u>
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	38.6	30.2
1992	42.0	29.2
1995	46.8	35.5
1998	49.9	43.1
2001	53.8	45.7
2004	51.8	39.5
2007	54.8	42.0
Three-year cl	hange (percentage points)	
1992	3.4	-1.0
1995	4.8	6.3
1998	3.1	7.6
2001	3.9	2.6
2004	-2.0	-6.2
2007	3.0	2.5

# Median value of retirement accounts for families with holdings By urbanicity



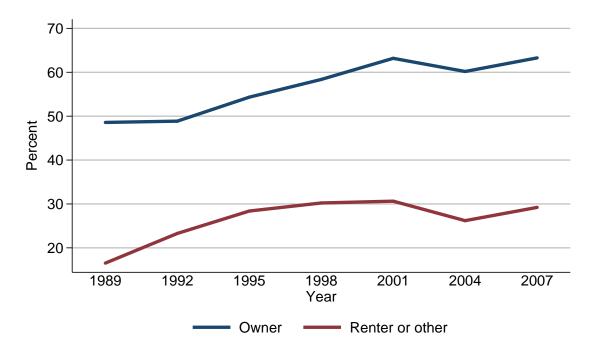
	Urbanicity			
Year	Metropolitan Statistical Area	Non-MSA		
	(MSA)			
Level (thousa	nds of 2007 dollars)			
1989	18.2	15.9		
1992	21.7	14.5		
1995	23.0	21.0		
1998	31.8	24.2		
2001	36.3	22.2		
2004	43.9	22.0		
2007	48.0	31.2		
Three-year ch	nange (percent)			
1992	19.2	-8.8		
1995	6.0	44.8		
1998	38.3	15.2		
2001	14.2	-8.3		
2004	20.9	-0.9		
2007	9.3	41.8		

# Mean value of retirement accounts for families with holdings By urbanicity



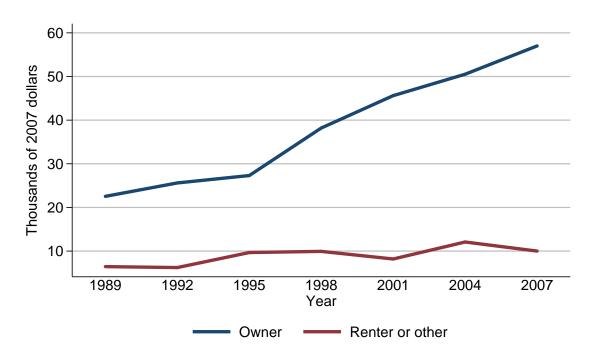
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousands of 2007 dollars)					
1989	62.5	49.8			
1992	69.6	31.7			
1995	80.8	44.9			
1998	102.3	55.8			
2001	130.5	60.1			
2004	143.9	65.3			
2007	155.4	85.1			
Three-year ch	ange (percent)				
1992	11.4	-36.3			
1995	16.1	41.6			
1998	26.6	24.3			
2001	27.6	7.7			
2004	10.3	8.7			
2007	8.0	30.3			

# Percent of families with retirement accounts By housing status



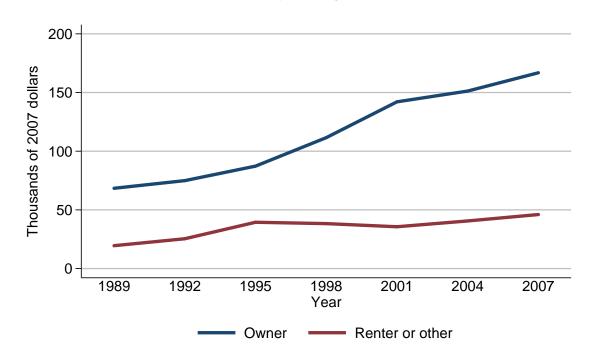
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	48.6	16.5
1992	48.9	23.3
1995	54.3	28.4
1998	58.4	30.2
2001	63.2	30.6
2004	60.2	26.2
2007	63.3	29.2
Three-year chang	ge (percentage points)	
1992	0.3	6.8
1995	5.4	5.1
1998	4.1	1.8
2001	4.8	0.4
2004	-3.0	-4.4
2007	3.1	3.0

# Median value of retirement accounts for families with holdings By housing status



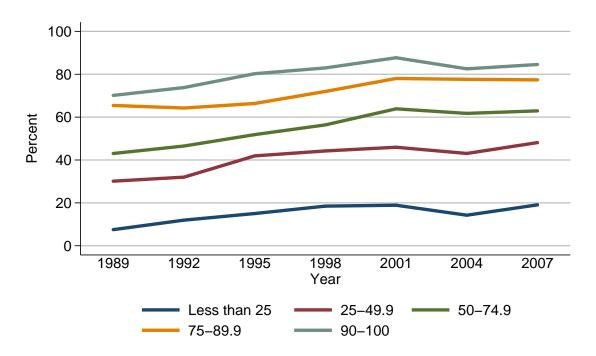
	Hou	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	22.5	6.4
1992	25.6	6.2
1995	27.3	9.7
1998	38.2	9.9
2001	45.6	8.2
2004	50.5	12.1
2007	57.0	10.0
Three-year change	e (percent)	
1992	13.8	-3.1
1995	6.6	56.5
1998	39.9	2.1
2001	19.4	-17.2
2004	10.7	47.6
2007	12.9	-17.4

# Mean value of retirement accounts for families with holdings By housing status



	Ног	using status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	68.4	19.5
1992	74.9	25.4
1995	87.3	39.5
1998	111.5	38.3
2001	142.1	35.6
2004	151.3	40.6
2007	166.8	46.0
Three-year change	e (percent)	
1992	9.5	30.3
1995	16.6	55.5
1998	27.7	-3.0
2001	27.4	-7.0
2004	6.5	14.0
2007	10.2	13.3

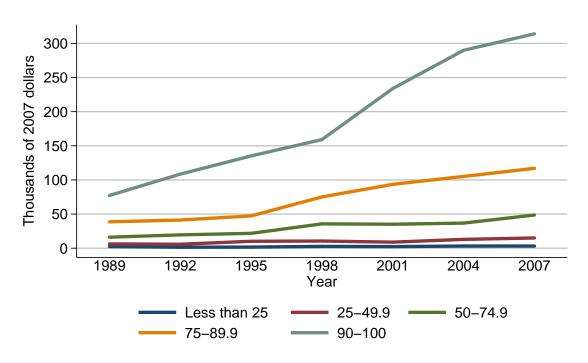
# Percent of families with retirement accounts By percentile of net worth



Percent	of families	with	retirement	accounts
reiteiit	OI IAIIIIICS	VVILII	I CIII CIII CIII	accounts

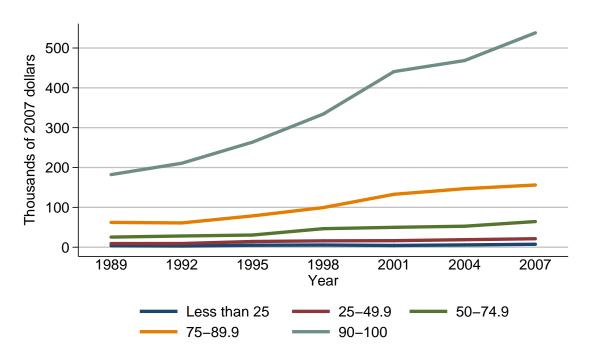
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	7.5	30.1	43.0	65.4	70.1
1992	11.9	32.0	46.5	64.2	73.8
1995	15.0	41.9	51.8	66.4	80.3
1998	18.5	44.2	56.4	72.0	83.0
2001	18.9	46.0	63.9	78.0	87.7
2004	14.3	43.1	61.8	77.6	82.5
2007	19.1	48.1	62.9	77.4	84.6
Three-ye	ear change (percen	tage points)			
1992	4.4	1.9	3.5	-1.2	3.7
1995	3.1	9.9	5.3	2.2	6.5
1998	3.5	2.3	4.6	5.6	2.7
2001	0.4	1.8	7.5	6.0	4.7
2004	-4.6	-2.9	-2.1	-0.4	-5.2
2007	4.8	5.0	1.1	-0.2	2.1

### Median value of retirement accounts for families with holdings By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	2.4	6.3	16.1	38.6	77.3
1992	1.4	5.8	19.5	41.2	108.5
1995	1.6	10.1	21.8	47.3	135.2
1998	2.7	10.5	35.6	75.1	159.1
2001	2.3	8.9	35.1	93.6	233.9
2004	3.2	12.9	36.8	105.1	289.9
2007	3.2	15.0	48.6	117.0	314.0
Three-ye	ear change (percen	t)			
1992	-41.7	-7.9	21.1	6.7	40.4
1995	14.3	74.1	11.8	14.8	24.6
1998	68.8	4.0	63.3	58.8	17.7
2001	-14.8	-15.2	-1.4	24.6	47.0
2004	39.1	44.9	4.8	12.3	23.9
2007	0.0	16.3	32.1	11.3	8.3

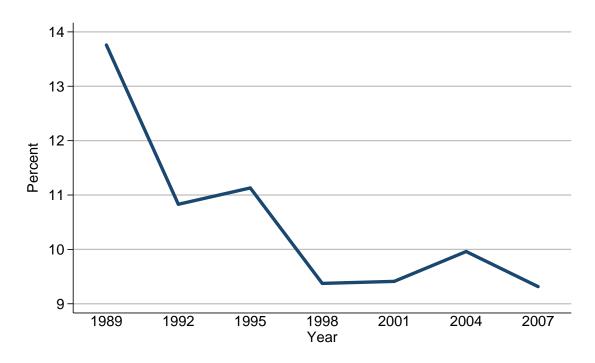
### Mean value of retirement accounts for families with holdings By percentile of net worth



#### Mean value of retirement accounts for families with holdings

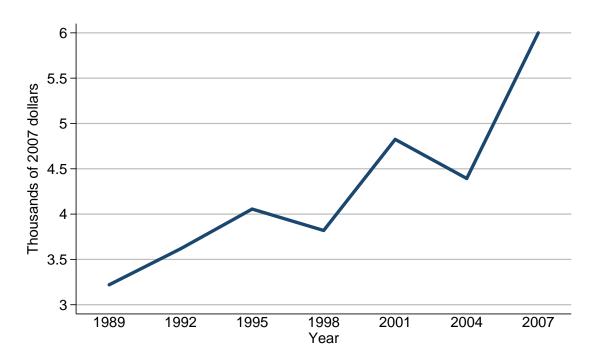
				<u> </u>	
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	3.8	9.2	25.3	62.3	182.2
1992	3.1	9.2	28.1	61.0	210.8
1995	5.0	14.3	30.5	78.6	263.7
1998	5.5	16.0	46.5	99.4	334.2
2001	4.4	16.4	49.9	132.8	440.8
2004	5.7	18.8	52.7	146.9	468.6
2007	7.4	21.3	64.4	156.2	538.1
Three-ye	ear change (percen	t)			
1992	-18.4	0.0	11.1	-2.1	15.7
1995	61.3	55.4	8.5	28.9	25.1
1998	10.0	11.9	52.5	26.5	26.7
2001	-20.0	2.5	7.3	33.6	31.9
2004	29.5	14.6	5.6	10.6	6.3
2007	29.8	13.3	22.2	6.3	14.8

#### Percent of families with other financial assets For all families



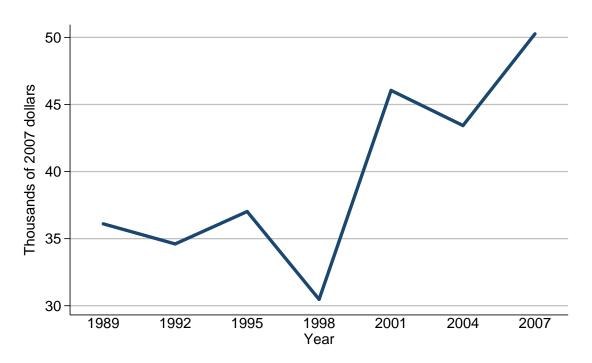
Percent of families with other financial assets						
Year	All families					
Level (percent)						
1989	13.8					
1992	10.8					
1995	11.1					
1998	9.4					
2001	9.4					
2004	10.0					
2007	9.3					
Three-year change (percentage p	points)					
1992	-3.0					
1995	0.3					
1998	-1.7					
2001	0.0					
2004	0.6					
2007	-0.7					

# Median value of other financial assets for families with holdings For all families



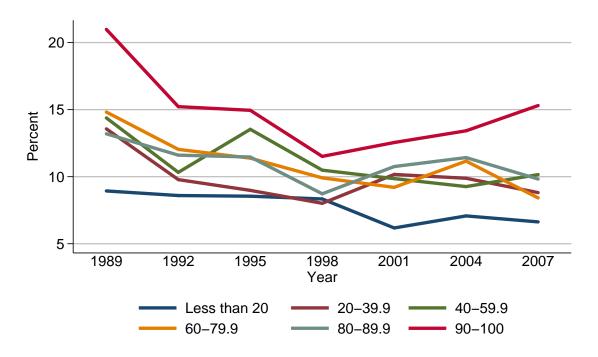
Median value of other infancial assets for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	3.2					
1992	3.6					
1995	4.1					
1998	3.8					
2001	4.8					
2004	4.4					
2007	6.0					
Three-year change (percent)						
1992	12.5					
1995	13.9					
1998	-7.3					
2001	26.3					
2004	-8.3					
2007	36.4					

# Mean value of other financial assets for families with holdings For all families



Mean value of other infancial assets for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	36.1					
1992	34.6					
1995	37.0					
1998	30.5					
2001	46.0					
2004	43.4					
2007	50.3					
Three-year change (percent)						
1992	-4.2					
1995	6.9					
1998	-17.6					
2001	50.8					
2004	-5.7					
2007	15.9					

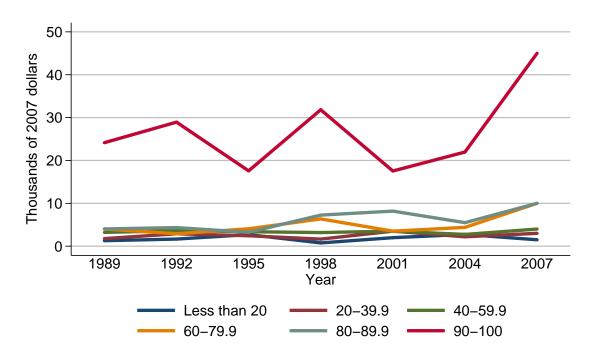
# Percent of families with other financial assets By percentile of income



Percent	of families	with	other	financial	accate
reiteiii	. OI TAITIILES	WILLI	ouiei	IIIIaiiGiai	assets

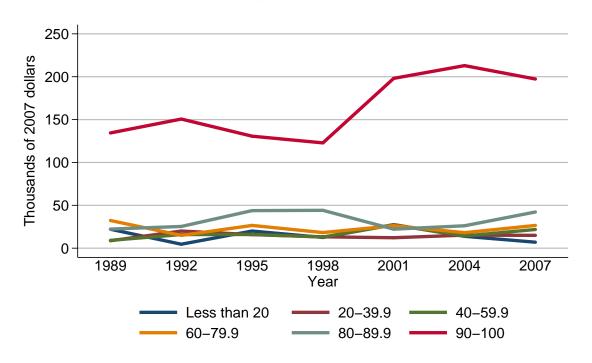
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	8.9	13.6	14.4	14.8	13.2	21.0	
1992	8.6	9.8	10.3	12.0	11.6	15.2	
1995	8.5	9.0	13.5	11.4	11.5	15.0	
1998	8.3	8.0	10.5	9.9	8.7	11.5	
2001	6.2	10.2	9.9	9.2	10.8	12.5	
2004	7.1	9.9	9.3	11.2	11.4	13.4	
2007	6.6	8.8	10.2	8.4	9.8	15.3	
Three-ye	ear change (pei	centage points	s)				
1992	-0.3	-3.8	-4.1	-2.8	-1.6	-5.8	
1995	-0.1	-0.8	3.2	-0.6	-0.1	-0.2	
1998	-0.2	-1.0	-3.0	-1.5	-2.8	-3.5	
2001	-2.1	2.2	-0.6	-0.7	2.1	1.0	
2004	0.9	-0.3	-0.6	2.0	0.6	0.9	
2007	-0.5	-1.1	0.9	-2.8	-1.6	1.9	

### Median value of other financial assets for families with holdings By percentile of income



	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	1.3	1.8	3.2	4.0	4.0	24.1		
1992	1.7	2.9	3.6	2.9	4.3	28.9		
1995	2.7	2.4	3.4	4.1	3.2	17.6		
1998	8.0	1.7	3.2	6.4	7.3	31.8		
2001	2.0	3.5	3.5	3.5	8.2	17.5		
2004	2.7	2.2	2.7	4.4	5.5	22.0		
2007	1.5	3.0	4.0	10.0	10.0	45.0		
Three-ye	ear change (per	rcent)						
1992	30.8	61.1	12.5	-27.5	7.5	19.9		
1995	58.8	-17.2	-5.6	41.4	-25.6	-39.1		
1998	-70.4	-29.2	-5.9	56.1	128.1	80.7		
2001	150.0	105.9	9.4	-45.3	12.3	-45.0		
2004	35.0	-37.1	-22.9	25.7	-32.9	25.7		
2007	-44.4	36.4	48.1	127.3	81.8	104.5		

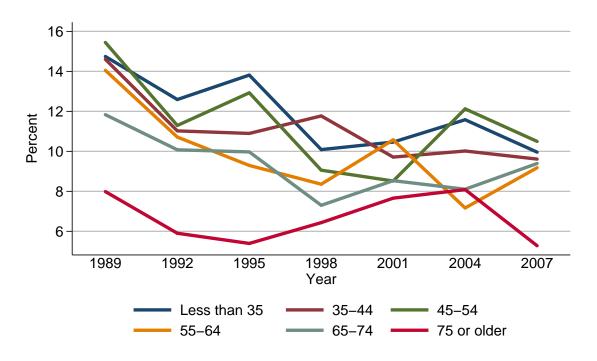
### Mean value of other financial assets for families with holdings By percentile of income



Mean value of other financial assets for families with holdings

Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
icai	20	20-33.3	40-33.3	00-79.9	00-09.9	30-100		
11 /11-		37 -1-11 \						
•	ousands of 200	)7 aoilars)						
1989	22.1	8.7	9.2	32.3	22.3	134.4		
1992	4.7	20.0	15.9	15.0	25.4	150.6		
1995	20.0	15.8	16.0	26.6	43.8	130.6		
1998	12.5	13.3	13.0	18.2	44.2	122.8		
2001	27.5	12.2	27.3	26.2	22.2	198.1		
2004	13.9	15.2	14.3	18.1	26.2	212.9		
2007	7.0	15.0	21.8	26.5	42.2	197.3		
Three-ye	ear change (pei	rcent)						
1992	-78.7	129.9	72.8	-53.6	13.9	12.1		
1995	325.5	-21.0	0.6	77.3	72.4	-13.3		
1998	-37.5	-15.8	-18.8	-31.6	0.9	-6.0		
2001	120.0	-8.3	110.0	44.0	-49.8	61.3		
2004	-49.5	24.6	-47.6	-30.9	18.0	7.5		
2007	-49.6	-1.3	52.4	46.4	61.1	-7.3		

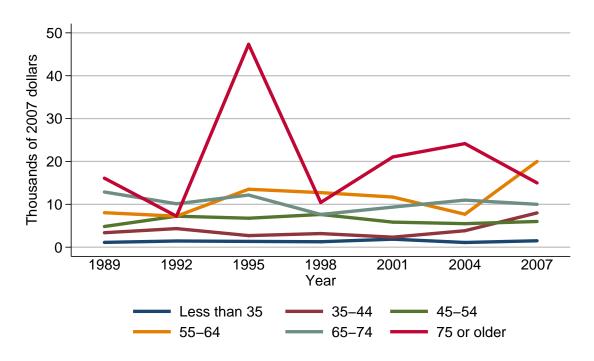
#### Percent of families with other financial assets By age of head



Percent	of families	with	other	financial	accate
reiteiii	. OI TAITIILES	WILLI	ouiei	IIIIaiiGiai	assets

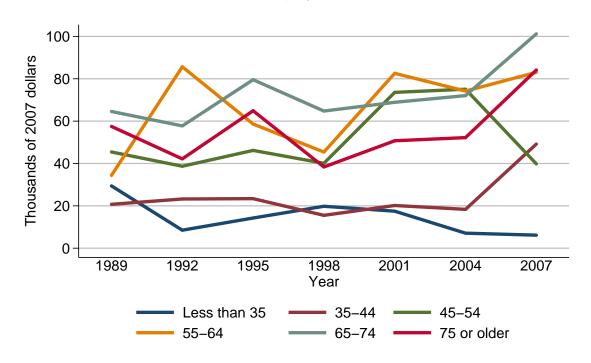
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (pe	ercent)						
1989	14.7	14.6	15.4	14.0	11.8	8.0	
1992	12.6	11.0	11.3	10.7	10.1	5.9	
1995	13.8	10.9	12.9	9.3	10.0	5.4	
1998	10.1	11.8	9.1	8.4	7.3	6.4	
2001	10.5	9.7	8.5	10.6	8.5	7.7	
2004	11.6	10.0	12.1	7.2	8.1	8.1	
2007	10.0	9.6	10.5	9.2	9.4	5.3	
Three-ye	ear change (per	centage point	s)				
1992	-2.1	-3.6	-4.1	-3.3	-1.7	-2.1	
1995	1.2	-0.1	1.6	-1.4	-0.1	-0.5	
1998	-3.7	0.9	-3.8	-0.9	-2.7	1.0	
2001	0.4	-2.1	-0.6	2.2	1.2	1.3	
2004	1.1	0.3	3.6	-3.4	-0.4	0.4	
2007	-1.6	-0.4	-1.6	2.0	1.3	-2.8	

# Median value of other financial assets for families with holdings By age of head



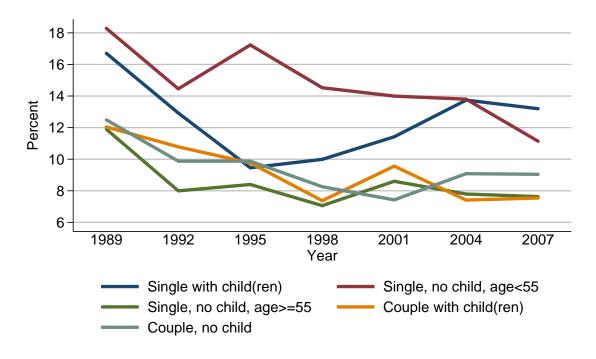
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	1.1	3.4	4.8	8.0	12.9	16.1		
1992	1.4	4.3	7.2	7.2	10.1	7.2		
1995	1.4	2.7	6.8	13.5	12.2	47.3		
1998	1.3	3.2	7.6	12.7	7.6	10.4		
2001	1.9	2.3	5.8	11.7	9.4	21.1		
2004	1.1	3.8	5.5	7.7	11.0	24.2		
2007	1.5	8.0	6.0	20.0	10.0	15.0		
Three-ye	ear change (per	cent)						
1992	27.3	26.5	50.0	-10.0	-21.7	-55.3		
1995	0.0	-37.2	-5.6	87.5	20.8	556.9		
1998	-7.1	18.5	11.8	-5.9	-37.7	-78.0		
2001	46.2	-28.1	-23.7	-7.9	23.7	102.9		
2004	-42.1	65.2	-5.2	-34.2	17.0	14.7		
2007	36.4	110.5	9.1	159.7	-9.1	-38.0		

### Mean value of other financial assets for families with holdings By age of head



	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	29.4	20.7	45.4	34.4	64.5	57.5		
1992	8.5	23.2	38.7	85.7	57.7	42.2		
1995	14.2	23.4	46.2	58.6	79.6	64.9		
1998	19.8	15.5	40.1	45.4	64.8	38.4		
2001	17.5	20.2	73.6	82.6	68.9	50.7		
2004	7.1	18.3	75.1	74.2	72.1	52.2		
2007	6.2	49.2	39.8	83.0	101.2	84.1		
Three-ye	ear change (per	cent)						
1992	-71.1	12.1	-14.8	149.1	-10.5	-26.6		
1995	67.1	0.9	19.4	-31.6	38.0	53.8		
1998	39.4	-33.8	-13.2	-22.5	-18.6	-40.8		
2001	-11.6	30.3	83.5	81.9	6.3	32.0		
2004	-59.4	-9.4	2.0	-10.2	4.6	3.0		
2007	-12.7	168.9	-47.0	11.9	40.4	61.1		

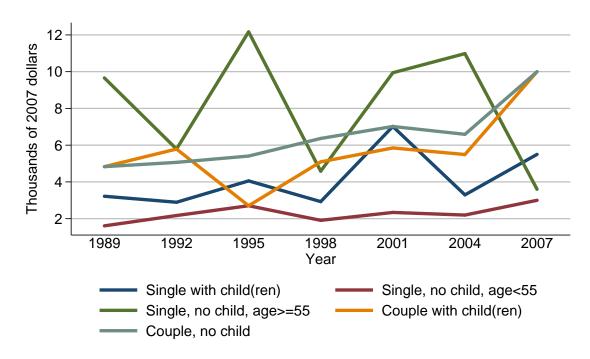
# Percent of families with other financial assets By family structure



Percent of families	s with other	financial assets

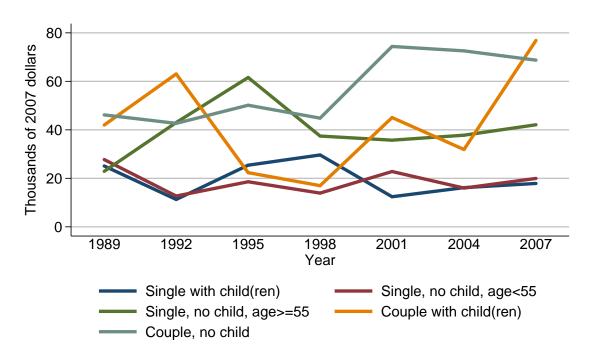
	Family structure				
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	16.7	18.3	11.9	12.0	12.5
1992	12.9	14.5	8.0	10.8	9.9
1995	9.5	17.2	8.4	9.8	9.9
1998	10.0	14.5	7.1	7.4	8.3
2001	11.4	14.0	8.6	9.6	7.4
2004	13.7	13.8	7.8	7.4	9.1
2007	13.2	11.1	7.6	7.5	9.0
Three-ye	ar change (percei	ntage points)			
1992	-3.8	-3.8	-3.9	-1.2	-2.6
1995	-3.4	2.7	0.4	-1.0	0.0
1998	0.5	-2.7	-1.3	-2.4	-1.6
2001	1.4	-0.5	1.5	2.2	-0.9
2004	2.3	-0.2	-0.8	-2.2	1.7
2007	-0.5	-2.7	-0.2	0.1	-0.1

### Median value of other financial assets for families with holdings By family structure



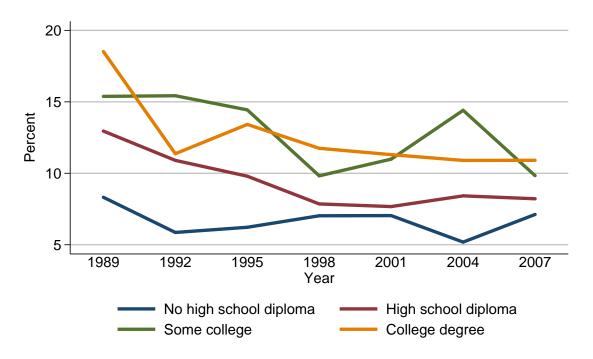
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	3.2	1.6	9.7	4.8	4.8	
1992	2.9	2.2	5.8	5.8	5.1	
1995	4.1	2.7	12.2	2.7	5.4	
1998	2.9	1.9	4.6	5.1	6.4	
2001	7.0	2.3	9.9	5.8	7.0	
2004	3.3	2.2	11.0	5.5	6.6	
2007	5.5	3.0	3.6	10.0	10.0	
Three-ye	ar change (perce	nt)				
1992	-9.4	37.5	-40.2	20.8	6.2	
1995	41.4	22.7	110.3	-53.4	5.9	
1998	-29.3	-29.6	-62.3	88.9	18.5	
2001	141.4	21.1	115.2	13.7	9.4	
2004	-52.9	-4.3	11.1	-5.2	-5.7	
2007	66.7	36.4	-67.3	81.8	51.5	

#### Mean value of other financial assets for families with holdings By family structure



	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 (	dollars)				
1989	25.1	27.7	22.9	42.0	46.2	
1992	11.3	12.7	43.0	63.1	42.7	
1995	25.4	18.6	61.6	22.4	50.2	
1998	29.6	13.9	37.4	17.0	44.8	
2001	12.4	22.8	35.7	45.1	74.4	
2004	16.2	16.0	37.8	31.9	72.6	
2007	17.9	20.0	42.1	76.9	68.7	
Three-ye	ar change (percei	nt)				
1992	-55.0	-54.2	87.8	50.2	-7.6	
1995	124.8	46.5	43.3	-64.5	17.6	
1998	16.5	-25.3	-39.3	-24.1	-10.8	
2001	-58.1	64.0	-4.5	165.3	66.1	
2004	30.6	-29.8	5.9	-29.3	-2.4	
2007	10.5	25.0	11.4	141.1	-5.4	

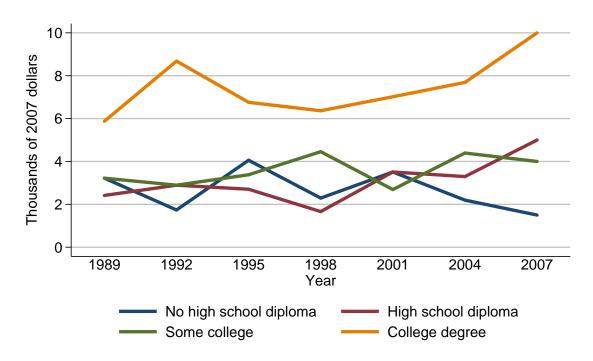
# Percent of families with other financial assets By education of head



Percent of families with other financial assets

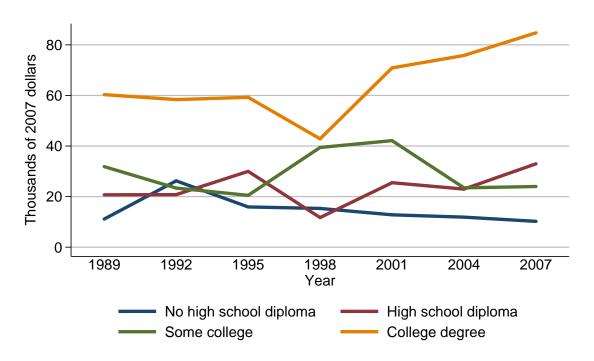
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	8.3	13.0	15.4	18.5	
1992	5.9	10.9	15.4	11.4	
1995	6.2	9.8	14.4	13.4	
1998	7.0	7.9	9.8	11.7	
2001	7.0	7.7	11.0	11.3	
2004	5.2	8.4	14.4	10.9	
2007	7.1	8.2	9.8	10.9	
Three-yea	ar change (percentage	points)			
1992	-2.4	-2.1	0.0	-7.1	
1995	0.3	-1.1	-1.0	2.0	
1998	0.8	-1.9	-4.6	-1.7	
2001	0.0	-0.2	1.2	-0.4	
2004	-1.8	0.7	3.4	-0.4	
2007	1.9	-0.2	-4.6	0.0	

### Median value of other financial assets for families with holdings By education of head



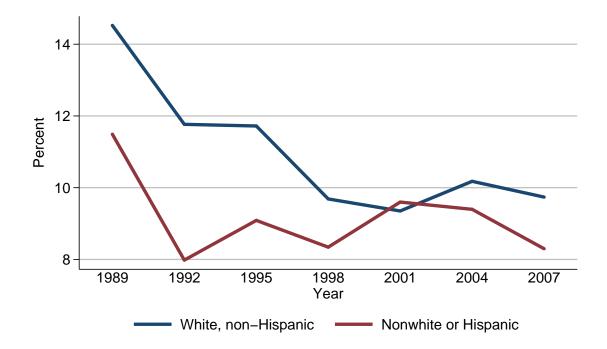
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	3.2	2.4	3.2	5.9
1992	1.7	2.9	2.9	8.7
1995	4.1	2.7	3.4	6.8
1998	2.3	1.7	4.5	6.4
2001	3.5	3.5	2.7	7.0
2004	2.2	3.3	4.4	7.7
2007	1.5	5.0	4.0	10.0
Three-yea	ar change (percent)			
1992	-46.9	20.8	-9.4	47.5
1995	141.2	-6.9	17.2	-21.8
1998	-43.9	-37.0	32.4	-5.9
2001	52.2	105.9	-40.0	9.4
2004	-37.1	-5.7	63.0	10.0
2007	-31.8	51.5	-9.1	29.9

### Mean value of other financial assets for families with holdings By education of head



		Ed	( )	9-
		Education	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	11.1	20.7	31.9	60.3
1992	26.2	20.8	23.4	58.4
1995	15.9	30.0	20.5	59.2
1998	15.3	11.7	39.4	42.8
2001	12.8	25.5	42.1	70.9
2004	11.9	23.0	23.5	75.8
2007	10.2	33.0	24.0	84.7
Three-yea	ar change (percent)			
1992	136.0	0.5	-26.6	-3.2
1995	-39.3	44.2	-12.4	1.4
1998	-3.8	-61.0	92.2	-27.7
2001	-16.3	117.9	6.9	65.7
2004	-7.0	-9.8	-44.2	6.9
2007	-14.3	43.5	2.1	11.7

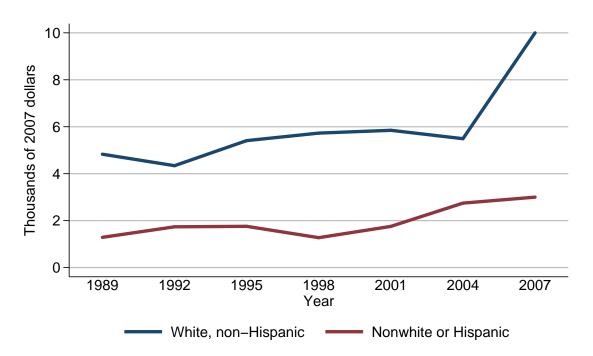
# Percent of families with other financial assets By race or ethnicity of respondent



Percent of families with other financial assets

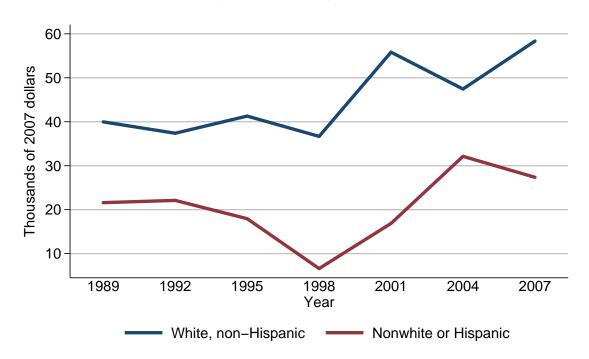
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	14.5	11.5			
1992	11.8	8.0			
1995	11.7	9.1			
1998	9.7	8.3			
2001	9.4	9.6			
2004	10.2	9.4			
2007	9.7	8.3			
Three-year chai	nge (percentage points)				
1992	-2.7	-3.5			
1995	-0.1	1.1			
1998	-2.0	-0.8			
2001	-0.3	1.3			
2004	0.8	-0.2			
2007	-0.5	-1.1			

### Median value of other financial assets for families with holdings By race or ethnicity of respondent



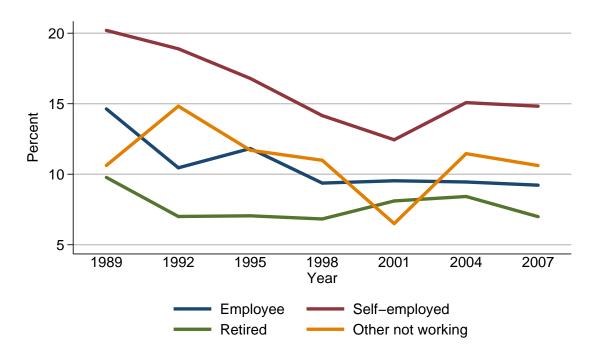
	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousands of 2007 dollars)				
1989	4.8	1.3		
1992	4.3	1.7		
1995	5.4	1.8		
1998	5.7	1.3		
2001	5.8	1.8		
2004	5.5	2.7		
2007	10.0	3.0		
Three-year char	nge (percent)			
1992	-10.4	30.8		
1995	25.6	5.9		
1998	5.6	-27.8		
2001	1.8	38.5		
2004	-5.2	50.0		
2007	81.8	11.1		

### Mean value of other financial assets for families with holdings By race or ethnicity of respondent



	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousand	ds of 2007 dollars)			
1989	40.0	21.6		
1992	37.4	22.1		
1995	41.3	17.9		
1998	36.7	6.6		
2001	55.8	16.9		
2004	47.4	32.1		
2007	58.4	27.4		
Three-year char	nge (percent)			
1992	-6.5	2.3		
1995	10.4	-19.0		
1998	-11.1	-63.1		
2001	52.0	156.1		
2004	-15.1	89.9		
2007	23.2	-14.6		

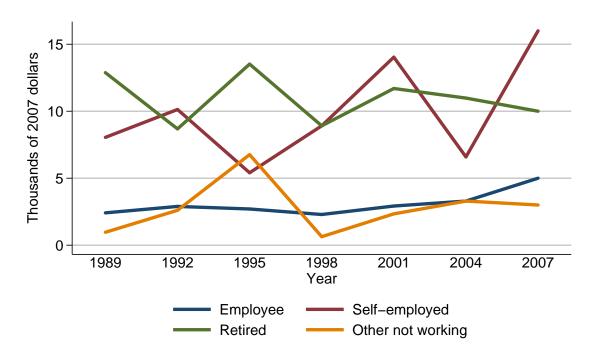
# Percent of families with other financial assets By current work status of head



Percent of families with other financial assets

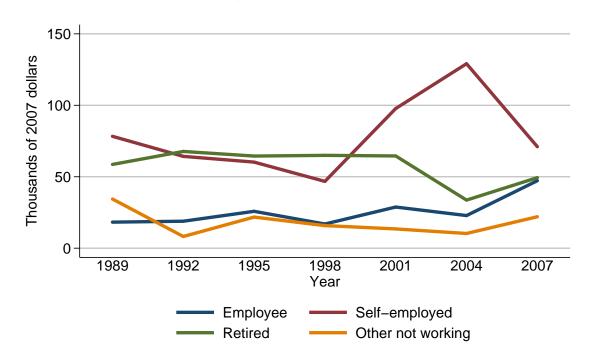
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	14.6	20.2	9.8	10.6	
1992	10.5	18.9	7.0	14.8	
1995	11.8	16.8	7.1	11.7	
1998	9.4	14.2	6.8	11.0	
2001	9.5	12.4	8.1	6.5	
2004	9.5	15.1	8.4	11.5	
2007	9.2	14.8	7.0	10.6	
Three-year	r change (percentag	ge points)			
1992	-4.1	-1.3	-2.8	4.2	
1995	1.3	-2.1	0.1	-3.1	
1998	-2.4	-2.6	-0.3	-0.7	
2001	0.1	-1.8	1.3	-4.5	
2004	0.0	2.7	0.3	5.0	
2007	-0.3	-0.3	-1.4	-0.9	

### Median value of other financial assets for families with holdings By current work status of head



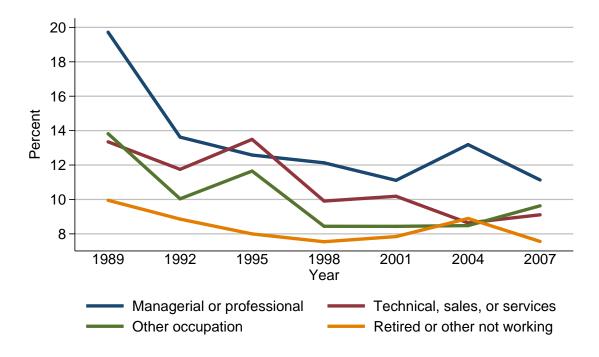
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 dolla	ars)		
1989	2.4	8.0	12.9	1.0
1992	2.9	10.1	8.7	2.6
1995	2.7	5.4	13.5	6.8
1998	2.3	8.9	8.9	0.6
2001	2.9	14.0	11.7	2.3
2004	3.3	6.6	11.0	3.3
2007	5.0	16.0	10.0	3.0
Three-year	change (percent)			
1992	20.8	26.2	-32.6	160.0
1995	-6.9	-46.5	55.2	161.5
1998	-14.8	64.8	-34.1	-91.2
2001	26.1	57.3	31.5	283.3
2004	13.8	-52.9	-6.0	43.5
2007	51.5	142.4	-9.1	-9.1

### Mean value of other financial assets for families with holdings By current work status of head



	Current work status of head			
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	18.2	78.3	58.6	34.4
1992	18.9	64.3	67.7	8.2
1995	25.8	60.2	64.5	21.8
1998	16.9	46.8	65.0	15.8
2001	28.8	97.7	64.6	13.5
2004	22.8	129.1	33.7	10.3
2007	47.2	71.0	49.4	22.0
Three-year	r change (percent)			
1992	3.8	-17.9	15.5	-76.2
1995	36.5	-6.4	-4.7	165.9
1998	-34.5	-22.3	0.8	-27.5
2001	70.4	108.8	-0.6	-14.6
2004	-20.8	32.1	-47.8	-23.7
2007	107.0	-45.0	46.6	113.6

### Percent of families with other financial assets By current occupation of head



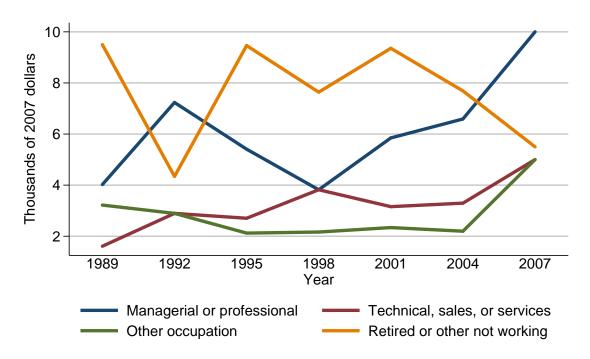
Year	Managerial or professional	Technical, sales, or services	Other occupation	Retired or other not working
Level (per	cent)			
1989	19.7	13.3	13.8	10.0
1992	13.6	11.7	10.0	8.9
1995	12.6	13.5	11.7	8.0
1998	12.1	9.9	8.4	7.5
2001	11.1	10.2	8.4	7.8
2004	13.2	8.6	8.5	8.9
2007	11.1	9.1	9.6	7.6

Percent of families with other financial assets

Current occupation of head

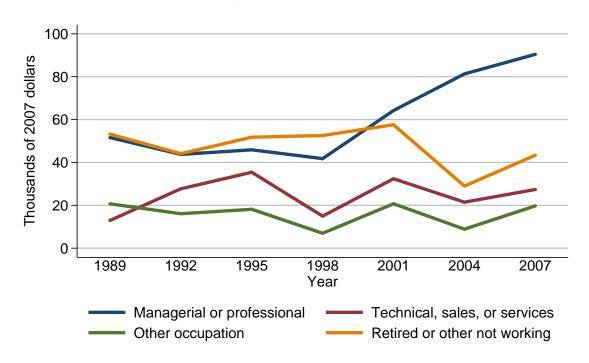
		. • .—	•••	
2004	13.2	8.6	8.5	8.9
2007	11.1	9.1	9.6	7.6
Three-year o	change (percentage	e points)		
1992	-6.1	-1.6	-3.8	-1.1
1995	-1.0	1.8	1.7	-0.9
1998	-0.5	-3.6	-3.3	-0.5
2001	-1.0	0.3	0.0	0.3
2004	2.1	-1.6	0.1	1.1
2007	-2.1	0.5	1.1	-1.3

#### Median value of other financial assets for families with holdings By current occupation of head



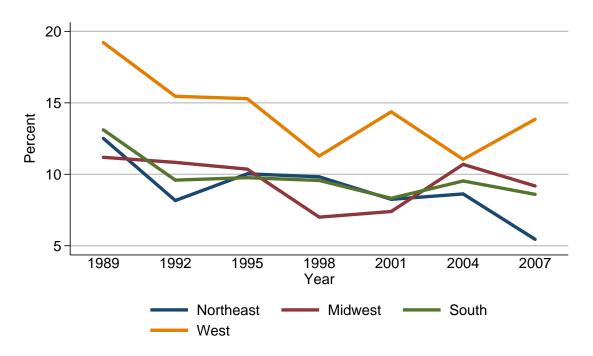
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	rs)			
1989	4.0	1.6	3.2	9.5	
1992	7.2	2.9	2.9	4.3	
1995	5.4	2.7	2.1	9.5	
1998	3.8	3.8	2.2	7.6	
2001	5.8	3.2	2.3	9.4	
2004	6.6	3.3	2.2	7.7	
2007	10.0	5.0	5.0	5.5	
Three-yea	ar change (percent)				
1992	80.0	81.2	-9.4	-54.7	
1995	-25.0	-6.9	-27.6	120.9	
1998	-29.6	40.7	4.8	-20.0	
2001	52.6	-15.8	4.5	23.7	
2004	13.8	3.1	-4.3	-18.1	
2007	51.5	51.5	127.3	-28.6	

#### Mean value of other financial assets for families with holdings By current occupation of head



	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	51.6	12.9	20.7	53.2
1992	43.8	27.7	16.1	44.1
1995	45.9	35.4	18.1	51.8
1998	41.8	15.0	7.0	52.6
2001	64.2	32.4	20.7	57.6
2004	81.3	21.5	8.9	29.0
2007	90.4	27.4	19.7	43.4
Three-yea	ar change (percent)			
1992	-15.1	114.7	-22.2	-17.1
1995	4.8	27.8	12.4	17.5
1998	-8.9	-57.6	-61.3	1.5
2001	53.6	116.0	195.7	9.5
2004	26.6	-33.6	-57.0	-49.7
2007	11.2	27.4	121.3	49.7

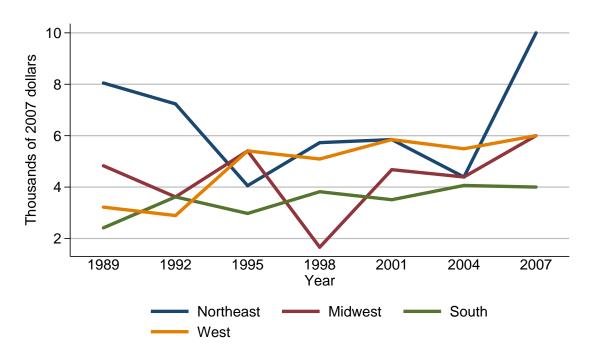
# Percent of families with other financial assets By region



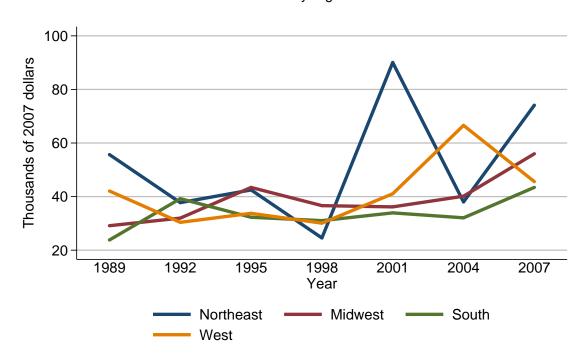
Percent of families with other financial assets

		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	12.5	11.2	13.1	19.2
1992	8.2	10.8	9.6	15.5
1995	10.0	10.4	9.8	15.3
1998	9.8	7.0	9.6	11.3
2001	8.2	7.4	8.3	14.4
2004	8.6	10.7	9.5	11.0
2007	5.4	9.2	8.6	13.9
Three-year	r change (percentage	e points)		
1992	-4.3	-0.4	-3.5	-3.7
1995	1.8	-0.4	0.2	-0.2
1998	-0.2	-3.4	-0.2	-4.0
2001	-1.6	0.4	-1.3	3.1
2004	0.4	3.3	1.2	-3.4
2007	-3.2	-1.5	-0.9	2.9

### Median value of other financial assets for families with holdings By region



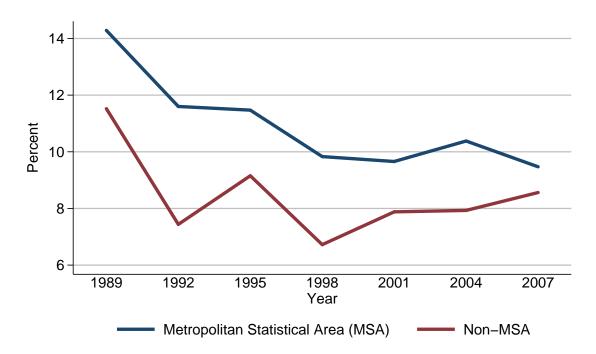
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	8.0	4.8	2.4	3.2
1992	7.2	3.6	3.6	2.9
1995	4.1	5.4	3.0	5.4
1998	5.7	1.7	3.8	5.1
2001	5.8	4.7	3.5	5.8
2004	4.4	4.4	4.1	5.5
2007	10.0	6.0	4.0	6.0
Three-year	change (percent)			
1992	-10.0	-25.0	50.0	-9.4
1995	-43.1	50.0	-16.7	86.2
1998	39.0	-68.5	26.7	-5.6
2001	1.8	176.5	-7.9	13.7
2004	-24.1	-6.4	17.1	-5.2
2007	127.3	36.4	-2.4	9.1



Mean value of other financial assets for families with holdings

		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	s)		
1989	55.7	29.1	23.8	42.1
1992	37.8	32.0	39.2	30.4
1995	42.5	43.4	32.3	33.8
1998	24.6	36.6	31.0	30.1
2001	90.1	36.2	33.9	41.1
2004	38.0	40.2	32.1	66.6
2007	74.1	56.0	43.4	45.6
Three-year	r change (percent)			
1992	-32.1	10.0	64.7	-27.8
1995	12.4	35.6	-17.6	11.2
1998	-42.1	-15.7	-4.0	-10.9
2001	266.3	-1.1	9.4	36.5
2004	-57.8	11.0	-5.3	62.0
2007	95.0	39.3	35.2	-31.5

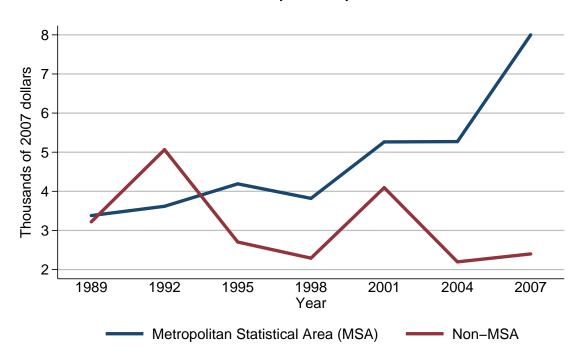
# Percent of families with other financial assets By urbanicity



Percent of families with other financial assets

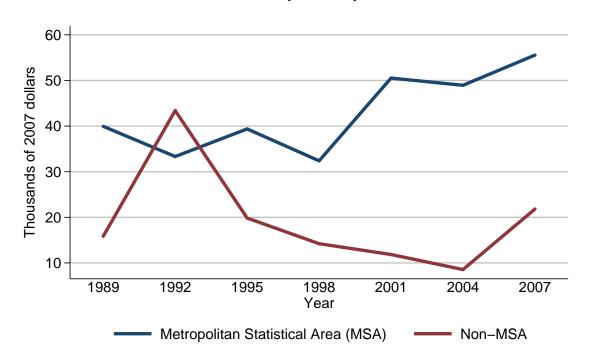
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	14.3	11.5
1992	11.6	7.4
1995	11.5	9.2
1998	9.8	6.7
2001	9.7	7.9
2004	10.4	7.9
2007	9.5	8.6
Three-year cl	hange (percentage points)	
1992	-2.7	-4.1
1995	-0.1	1.8
1998	-1.7	-2.5
2001	-0.1	1.2
2004	0.7	0.0
2007	-0.9	0.7

# Median value of other financial assets for families with holdings By urbanicity



	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	3.4	3.2
1992	3.6	5.1
1995	4.2	2.7
1998	3.8	2.3
2001	5.3	4.1
2004	5.3	2.2
2007	8.0	2.4
Three-year c	hange (percent)	
1992	5.9	59.4
1995	16.7	-47.1
1998	-9.5	-14.8
2001	39.5	78.3
2004	0.0	-46.3
2007	50.9	9.1

# Mean value of other financial assets for families with holdings By urbanicity



	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	39.9	15.9
1992	33.3	43.4
1995	39.4	19.8
1998	32.4	14.2
2001	50.5	11.8
2004	48.9	8.5
2007	55.6	21.8
Three-year c	hange (percent)	
1992	-16.5	173.0
1995	18.3	-54.4
1998	-17.8	-28.3
2001	55.9	-16.9
2004	-3.2	-28.0
2007	13.7	156.5

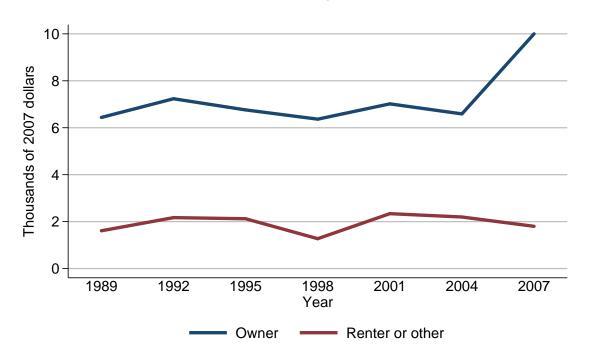
# Percent of families with other financial assets By housing status



Percent of families with other financial assets

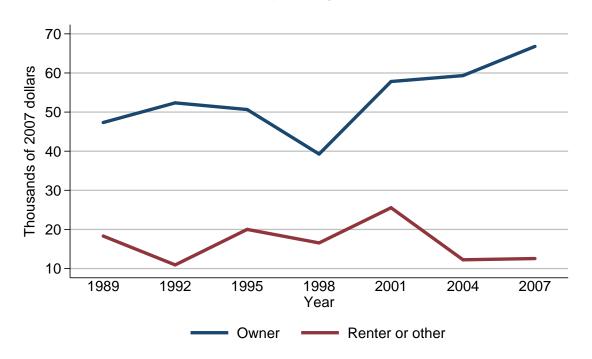
	Hous	ing status
Year	Owner	Renter or other
Level (percent)		
1989	13.2	14.7
1992	9.7	12.9
1995	9.5	14.0
1998	8.7	10.8
2001	8.8	10.6
2004	9.6	10.9
2007	9.4	9.1
Three-year chang	ne (percentage points)	
1992	-3.5	-1.8
1995	-0.2	1.1
1998	-0.8	-3.2
2001	0.1	-0.2
2004	0.8	0.3
2007	-0.2	-1.8

# Median value of other financial assets for families with holdings By housing status



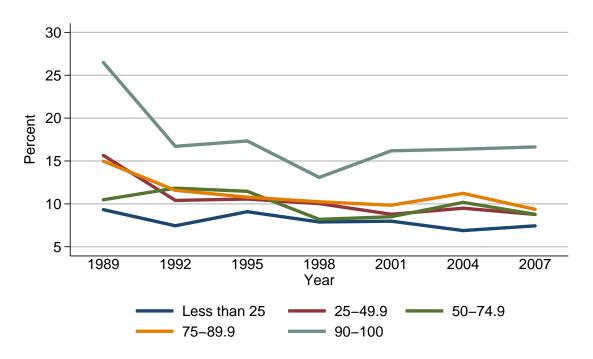
	Housing status				
Year	Owner	Renter or other			
Level (thousands of	of 2007 dollars)				
1989	6.4	1.6			
1992	7.2	2.2			
1995	6.8	2.1			
1998	6.4	1.3			
2001	7.0	2.3			
2004	6.6	2.2			
2007	10.0	1.8			
Three-year change (percent)					
1992	12.5	37.5			
1995	-5.6	-4.5			
1998	-5.9	-38.1			
2001	9.4	76.9			
2004	-5.7	-4.3			
2007	51.5	-18.2			

# Mean value of other financial assets for families with holdings By housing status



	Housing status			
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	47.3	18.3		
1992	52.4	10.9		
1995	50.7	20.0		
1998	39.3	16.6		
2001	57.8	25.6		
2004	59.3	12.2		
2007	66.8	12.6		
Three-year change	e (percent)			
1992	10.8	-40.4		
1995	-3.2	83.5		
1998	-22.5	-17.0		
2001	47.1	54.2		
2004	2.6	-52.3		
2007	12.6	3.3		

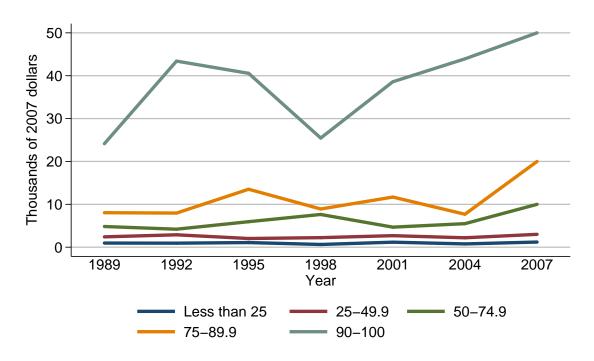
### Percent of families with other financial assets By percentile of net worth



Percent of families with other financial assets

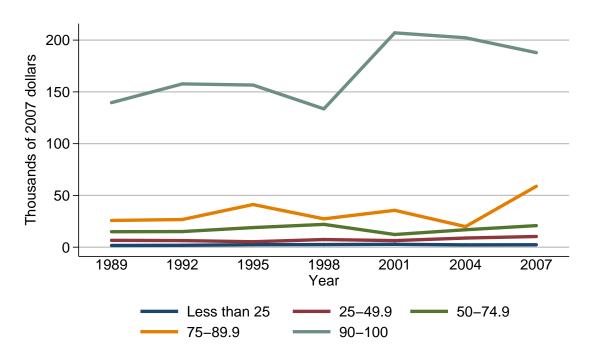
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (percent)							
1989	9.3	15.7	10.5	15.0	26.5		
1992	7.4	10.4	11.8	11.6	16.7		
1995	9.1	10.6	11.5	10.8	17.3		
1998	7.9	10.0	8.2	10.2	13.1		
2001	8.0	8.8	8.5	9.8	16.2		
2004	6.9	9.5	10.2	11.2	16.4		
2007	7.4	8.8	8.8	9.4	16.6		
Three-year change (percentage points)							
1992	-1.9	-5.3	1.3	-3.4	-9.8		
1995	1.7	0.2	-0.3	-0.8	0.6		
1998	-1.2	-0.6	-3.3	-0.6	-4.2		
2001	0.1	-1.2	0.3	-0.4	3.1		
2004	-1.1	0.7	1.7	1.4	0.2		
2007	0.5	-0.7	-1.4	-1.8	0.2		

### Median value of other financial assets for families with holdings By percentile of net worth



Percentile of net worth						
Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (thousands of 2007 dollars)						
1.0	2.4	4.8	8.0	24.1		
0.9	2.9	4.2	8.0	43.4		
1.1	2.0	5.9	13.5	40.6		
0.6	2.2	7.6	8.9	25.5		
1.2	2.7	4.7	11.7	38.6		
8.0	2.2	5.5	7.7	43.9		
1.2	3.0	10.0	20.0	50.0		
Three-year change (percent)						
-10.0	20.8	-12.5	0.0	80.1		
22.2	-31.0	40.5	68.8	-6.5		
-45.5	10.0	28.8	-34.1	-37.2		
100.0	22.7	-38.2	31.5	51.4		
-33.3	-18.5	17.0	-34.2	13.7		
50.0	36.4	81.8	159.7	13.9		
	nusands of 2007 do 1.0 0.9 1.1 0.6 1.2 0.8 1.2 ar change (percentation of the content of	Less than 25 25-49.9  Dusands of 2007 dollars)  1.0 2.4 0.9 2.9 1.1 2.0 0.6 2.2 1.2 2.7 0.8 2.2 1.2 3.0  ar change (percent) -10.0 20.8 22.2 -31.0 -45.5 10.0 100.0 22.7 -33.3 -18.5	Less than 25     25-49.9     50-74.9       ousands of 2007 dollars)     1.0     2.4     4.8       0.9     2.9     4.2       1.1     2.0     5.9       0.6     2.2     7.6       1.2     2.7     4.7       0.8     2.2     5.5       1.2     3.0     10.0       ar change (percent)       -10.0     20.8     -12.5       22.2     -31.0     40.5       -45.5     10.0     28.8       100.0     22.7     -38.2       -33.3     -18.5     17.0	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         1.0         2.4         4.8         8.0           0.9         2.9         4.2         8.0           1.1         2.0         5.9         13.5           0.6         2.2         7.6         8.9           1.2         2.7         4.7         11.7           0.8         2.2         5.5         7.7           1.2         3.0         10.0         20.0           ar change (percent)           -10.0         20.8         -12.5         0.0           22.2         -31.0         40.5         68.8           -45.5         10.0         28.8         -34.1           100.0         22.7         -38.2         31.5           -33.3         -18.5         17.0         -34.2		

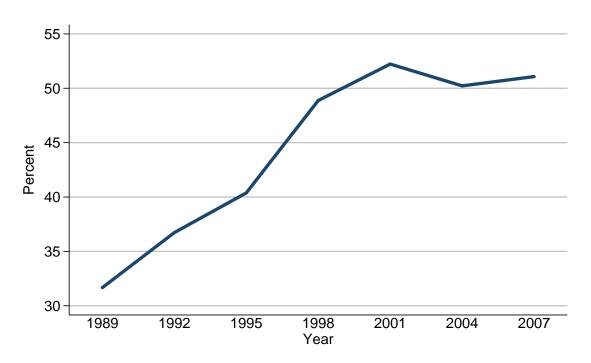
## Mean value of other financial assets for families with holdings By percentile of net worth



#### Mean value of other financial assets for families with holdings

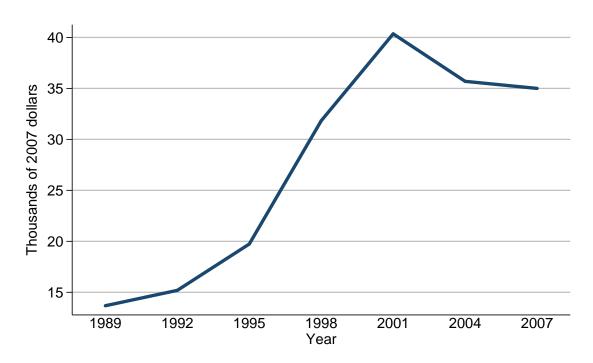
					, -
<u> </u>		Pe	ercentile of net wo	rth	<u> </u>
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	1.7	6.6	15.0	25.8	139.6
1992	1.8	6.4	15.1	26.7	157.7
1995	2.4	5.3	18.9	41.2	156.6
1998	2.5	7.4	22.0	27.4	133.6
2001	2.8	6.4	12.3	35.6	207.0
2004	2.3	8.8	16.9	19.9	202.3
2007	2.4	10.3	20.8	58.9	187.9
Three-ye	ear change (percen	t)			
1992	5.9	-3.0	0.7	3.5	13.0
1995	33.3	-17.2	25.2	54.3	-0.7
1998	4.2	39.6	16.4	-33.5	-14.7
2001	12.0	-13.5	-44.1	29.9	54.9
2004	-17.9	37.5	37.4	-44.1	-2.3
2007	4.3	17.0	23.1	196.0	-7.1

## Percent of families with stock holdings For all families



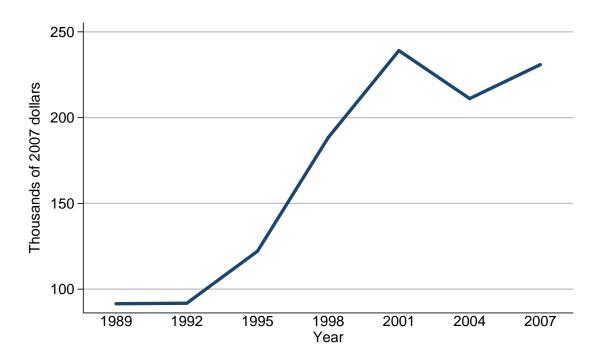
reicent of families with stock holdings					
Year	All families				
Level (percent)					
1989	31.7				
1992	36.7				
1995	40.4				
1998	48.9				
2001	52.2				
2004	50.2				
2007	51.1				
Three-year change (percentage poin	nts)				
1992	5.0				
1995	3.7				
1998	8.5				
2001	3.3				
2004	-2.0				
2007	0.9				

### Median value of stock holdings for families with holdings For all families



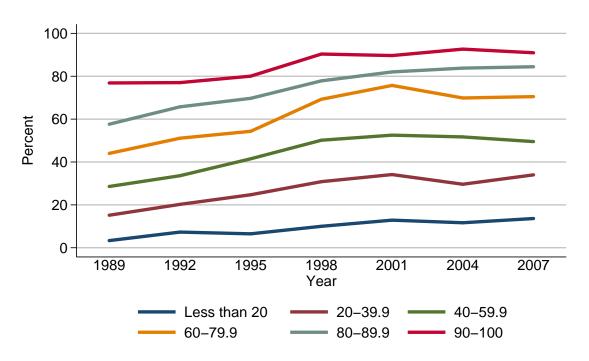
Median value of Stock holdings for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	13.7				
1992	15.2				
1995	19.7				
1998	31.8				
2001	40.4				
2004	35.7				
2007	35.0				
Three-year change (percent)					
1992	10.9				
1995	29.6				
1998	61.4				
2001	27.0				
2004	-11.6				
2007	-2.0				

# Mean value of stock holdings for families with holdings For all families



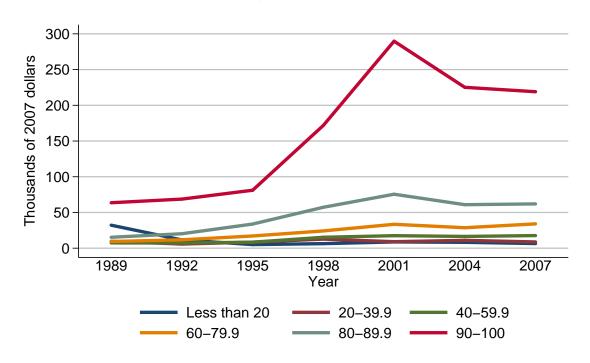
Mean value of Stock floidings for families with floidings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	91.5				
1992	91.8				
1995	122.1				
1998	188.4				
2001	239.1				
2004	211.1				
2007	230.9				
Three-year change (percent)					
1992	0.3				
1995	33.0				
1998	54.3				
2001	26.9				
2004	-11.7				
2007	9.4				

# Percent of families with stock holdings By percentile of income



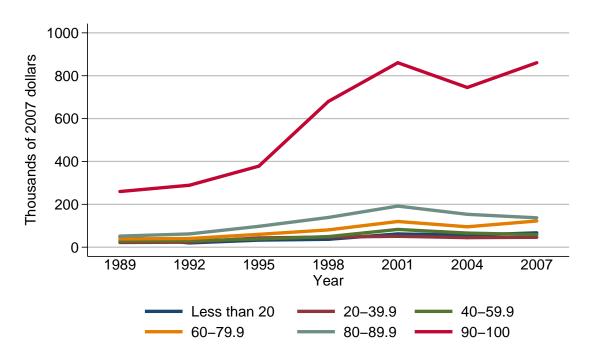
		i cicciii oi	iaiiiiies witti	Stock Holding	<u> </u>			
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	3.3	15.2	28.6	44.0	57.6	76.9		
1992	7.3	20.2	33.6	51.1	65.7	77.0		
1995	6.5	24.7	41.5	54.3	69.7	80.0		
1998	10.0	30.8	50.2	69.3	77.9	90.4		
2001	12.9	34.1	52.5	75.7	82.0	89.7		
2004	11.7	29.6	51.7	69.9	83.8	92.7		
2007	13.6	34.0	49.5	70.5	84.4	91.0		
Three-ye	ear change (pei	centage point	s)					
1992	4.0	5.0	5.0	7.1	8.1	0.1		
1995	-0.8	4.5	7.9	3.2	4.0	3.0		
1998	3.5	6.1	8.7	15.0	8.2	10.4		
2001	2.9	3.3	2.3	6.4	4.1	-0.7		
2004	-1.2	-4.5	-0.8	-5.8	1.8	3.0		
2007	1.9	4.4	-2.2	0.6	0.6	-1.7		

## Median value of stock holdings for families with holdings By percentile of income



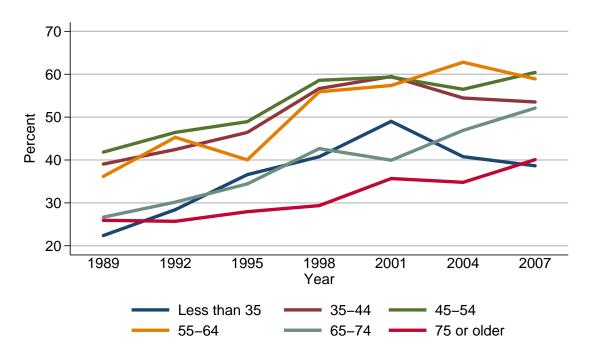
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	32.2	9.7	7.4	9.3	15.3	63.6		
1992	11.6	5.8	7.2	11.8	20.3	68.7		
1995	5.1	8.5	8.4	17.1	33.8	81.1		
1998	6.4	12.7	15.3	24.2	57.3	171.9		
2001	8.8	9.1	17.5	33.5	75.6	289.7		
2004	8.2	11.0	16.5	28.7	60.9	225.2		
2007	6.5	8.8	17.7	34.1	62.0	219.0		
Three-ye	ear change (per	rcent)						
1992	-64.0	-40.2	-2.7	26.9	32.7	8.0		
1995	-56.0	46.6	16.7	44.9	66.5	18.0		
1998	25.5	49.4	82.1	41.5	69.5	112.0		
2001	37.5	-28.3	14.4	38.4	31.9	68.5		
2004	-6.8	20.9	-5.7	-14.3	-19.4	-22.3		
2007	-20.7	-20.0	7.3	18.8	1.8	-2.8		

## Mean value of stock holdings for families with holdings By percentile of income



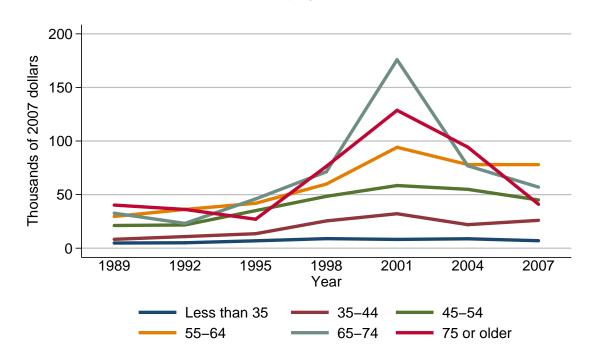
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	48.5	22.0	28.5	38.6	51.8	259.7	
1992	20.0	23.4	29.5	40.5	61.9	289.1	
1995	33.0	43.3	38.3	60.0	97.4	378.2	
1998	36.8	47.3	49.4	80.8	138.8	680.0	
2001	61.9	50.9	82.9	120.0	191.8	860.6	
2004	55.9	44.7	65.9	95.3	153.4	745.1	
2007	67.0	46.4	58.9	122.4	137.1	860.7	
Three-ye	ear change (pei	rcent)					
1992	-58.8	6.4	3.5	4.9	19.5	11.3	
1995	65.0	85.0	29.8	48.1	57.4	30.8	
1998	11.5	9.2	29.0	34.7	42.5	79.8	
2001	68.2	7.6	67.8	48.5	38.2	26.6	
2004	-9.7	-12.2	-20.5	-20.6	-20.0	-13.4	
2007	19.9	3.8	-10.6	28.4	-10.6	15.5	

# Percent of families with stock holdings By age of head



		1 0100111 01	Tallinioo With	Stock Holanig	<u> </u>			
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (p	ercent)							
1989	22.4	39.0	41.8	36.2	26.7	25.9		
1992	28.4	42.4	46.4	45.3	30.2	25.7		
1995	36.6	46.4	48.9	40.0	34.4	27.9		
1998	40.8	56.7	58.6	55.9	42.7	29.4		
2001	49.0	59.5	59.3	57.4	40.0	35.7		
2004	40.8	54.5	56.5	62.8	46.9	34.8		
2007	38.6	53.5	60.4	58.9	52.1	40.1		
Three-ye	ear change (per	centage point	s)					
1992	6.0	3.4	4.6	9.1	3.5	-0.2		
1995	8.2	4.0	2.5	-5.3	4.2	2.2		
1998	4.2	10.3	9.7	15.9	8.3	1.5		
2001	8.2	2.8	0.7	1.5	-2.7	6.3		
2004	-8.2	-5.0	-2.8	5.4	6.9	-0.9		
2007	-2.2	-1.0	3.9	-3.9	5.2	5.3		

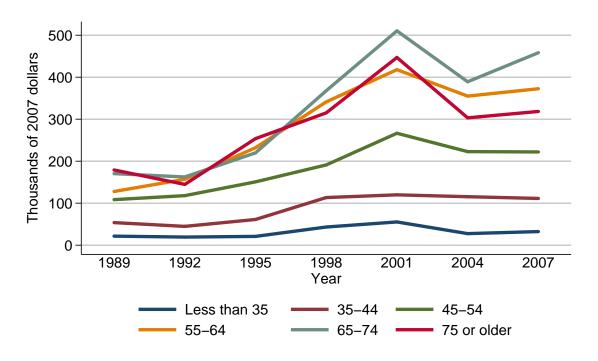
### Median value of stock holdings for families with holdings By age of head



Median value of stock holdings for families with holdings

		Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	4.8	8.3	21.2	29.6	32.7	40.2		
1992	5.1	10.9	21.7	36.2	23.2	36.2		
1995	6.9	13.5	35.1	41.9	46.0	27.0		
1998	8.9	25.5	48.4	59.8	71.3	76.4		
2001	8.2	32.2	58.5	94.2	175.8	128.7		
2004	8.8	22.0	54.9	78.0	76.9	94.3		
2007	7.0	26.0	45.0	78.0	57.0	41.0		
Three-ye	ear change (per	cent)						
1992	6.2	31.3	2.4	22.3	-29.1	-10.0		
1995	35.3	23.9	61.8	15.7	98.3	-25.4		
1998	29.0	88.9	37.9	42.7	55.0	183.0		
2001	-7.9	26.3	20.9	57.5	146.6	68.5		
2004	7.3	-31.7	-6.2	-17.2	-56.3	-26.7		
2007	-20.5	18.2	-18.0	0.0	-25.9	-56.5		

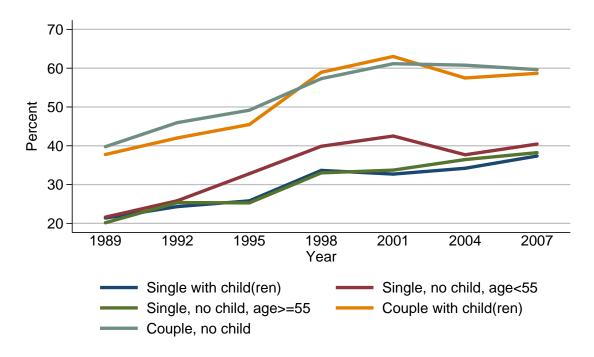
### Mean value of stock holdings for families with holdings By age of head



Mean value of stock holdings for families with holdings

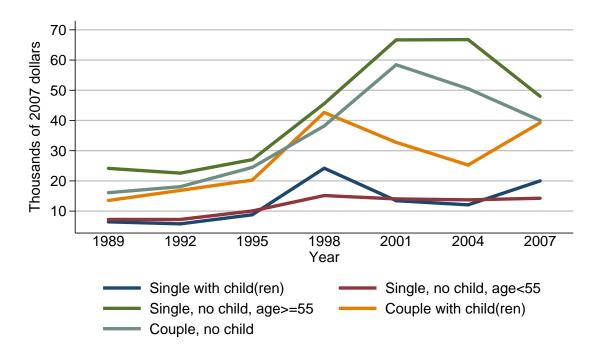
Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	21.6	53.8	108.5	127.9	170.4	179.1		
1992	19.4	44.8	118.0	157.0	162.5	144.8		
1995	20.9	61.3	150.8	232.2	219.8	253.7		
1998	43.3	113.4	191.1	341.2	367.8	315.1		
2001	55.4	119.9	266.5	417.9	510.4	447.0		
2004	27.6	115.5	222.8	355.0	389.2	303.3		
2007	32.4	111.3	222.1	372.5	458.3	318.5		
Three-ye	ear change (per	cent)						
1992	-10.2	-16.7	8.8	22.8	-4.6	-19.2		
1995	7.7	36.8	27.8	47.9	35.3	75.2		
1998	107.2	85.0	26.7	46.9	67.3	24.2		
2001	27.9	5.7	39.5	22.5	38.8	41.9		
2004	-50.2	-3.7	-16.4	-15.1	-23.7	-32.1		
2007	17.4	-3.6	-0.3	4.9	17.8	5.0		

# Percent of families with stock holdings By family structure



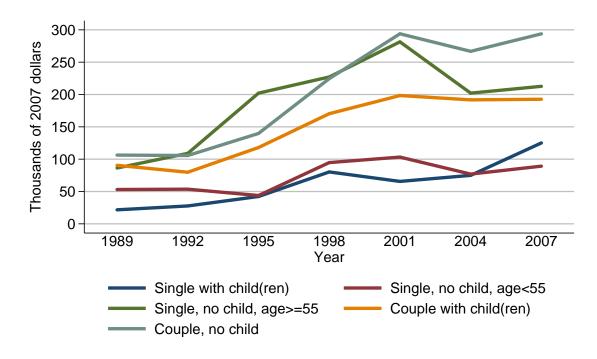
		i creciii oi iaiiiii	ics with stock hic	nanigs					
			Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no				
	child(ren)	child,	child,	child(ren)	child				
		age<55	age≥55						
Level (pe	Level (percent)								
1989	21.4	21.6	20.2	37.8	39.8				
1992	24.3	25.8	25.4	42.0	46.0				
1995	25.8	32.8	25.3	45.5	49.2				
1998	33.7	39.9	33.0	58.9	57.3				
2001	32.7	42.5	33.7	63.0	61.2				
2004	34.2	37.7	36.4	57.5	60.8				
2007	37.4	40.4	38.2	58.7	59.6				
Three-ye	ar change (perce	ntage points)							
1992	2.9	4.2	5.2	4.2	6.2				
1995	1.5	7.0	-0.1	3.5	3.2				
1998	7.9	7.1	7.7	13.4	8.1				
2001	-1.0	2.6	0.7	4.1	3.9				
2004	1.5	-4.8	2.7	-5.5	-0.4				
2007	3.2	2.7	1.8	1.2	-1.2				

## Median value of stock holdings for families with holdings By family structure



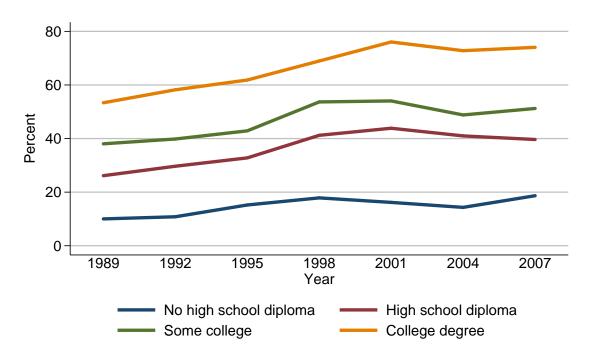
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	6.4	7.2	24.1	13.5	16.1
1992	5.8	7.2	22.6	16.9	18.1
1995	8.8	10.0	27.0	20.3	24.5
1998	24.2	15.2	45.6	42.7	38.2
2001	13.5	14.0	66.7	32.7	58.5
2004	12.1	13.7	66.8	25.3	50.5
2007	20.0	14.3	48.0	39.2	40.0
Three-ye	ar change (percei	nt)			
1992	-9.4	0.0	-6.2	25.2	12.4
1995	51.7	38.9	19.5	20.1	35.4
1998	175.0	52.0	68.9	110.3	55.9
2001	-44.2	-7.9	46.3	-23.4	53.1
2004	-10.4	-2.1	0.1	-22.6	-13.7
2007	65.3	4.4	-28.1	54.9	-20.8

## Mean value of stock holdings for families with holdings By family structure



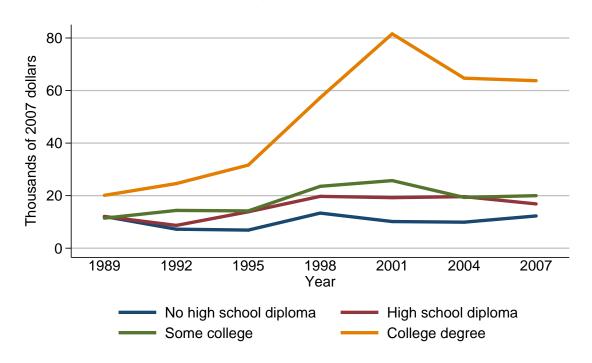
	Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (the	ousands of 2007 o	dollars)					
1989	21.7	53.1	86.3	90.5	106.3		
1992	27.7	53.6	109.0	79.8	105.7		
1995	42.3	43.8	202.1	118.0	139.8		
1998	80.2	94.7	227.1	170.3	224.5		
2001	65.6	103.2	281.5	198.4	293.9		
2004	75.0	76.9	202.2	191.7	266.8		
2007	125.1	89.2	212.7	192.7	293.8		
Three-ye	ar change (percei	nt)					
1992	27.6	0.9	26.3	-11.8	-0.6		
1995	52.7	-18.3	85.4	47.9	32.3		
1998	89.6	116.2	12.4	44.3	60.6		
2001	-18.2	9.0	24.0	16.5	30.9		
2004	14.3	-25.5	-28.2	-3.4	-9.2		
2007	66.8	16.0	5.2	0.5	10.1		

# Percent of families with stock holdings By education of head



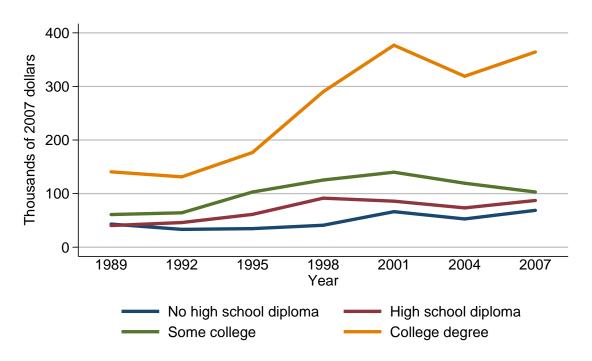
	1 0.00	one or rannings with	otook moranigo	
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	10.0	26.2	38.0	53.4
1992	10.8	29.7	39.8	58.2
1995	15.2	32.8	42.9	61.9
1998	17.9	41.2	53.7	68.9
2001	16.2	43.9	54.0	76.1
2004	14.3	41.0	48.8	72.8
2007	18.7	39.7	51.2	74.1
Three-yea	ar change (percentage	points)		
1992	0.8	3.5	1.8	4.8
1995	4.4	3.1	3.1	3.7
1998	2.7	8.4	10.8	7.0
2001	-1.7	2.7	0.3	7.2
2004	-1.9	-2.9	-5.2	-3.3
2007	4.4	-1.3	2.4	1.3

# Median value of stock holdings for families with holdings By education of head



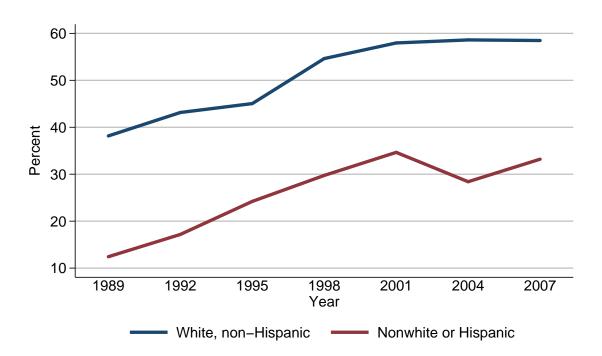
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	12.1	12.1	11.4	20.1
1992	7.2	8.7	14.4	24.6
1995	6.9	13.9	14.2	31.6
1998	13.4	19.7	23.6	57.3
2001	10.1	19.2	25.7	81.6
2004	9.9	19.6	19.3	64.7
2007	12.3	16.9	20.0	63.8
Three-yea	ar change (percent)			
1992	-40.5	-28.1	26.3	22.4
1995	-4.2	59.8	-1.4	28.5
1998	94.2	41.7	66.2	81.3
2001	-24.6	-2.5	8.9	42.4
2004	-2.0	2.1	-24.9	-20.7
2007	24.2	-13.8	3.6	-1.5

## Mean value of stock holdings for families with holdings By education of head



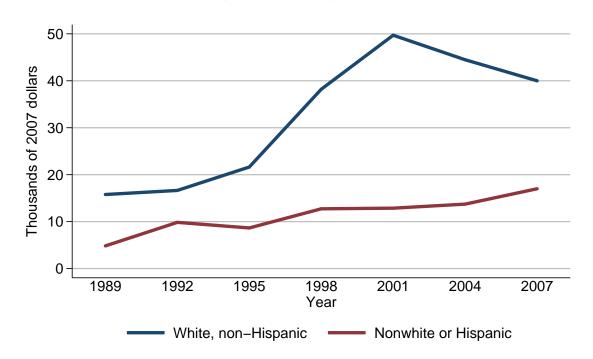
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	43.1	40.4	60.9	140.6
1992	33.2	46.0	64.2	131.3
1995	34.7	61.2	103.0	176.7
1998	41.0	91.5	125.4	290.2
2001	66.3	85.9	140.0	376.9
2004	52.7	73.4	119.4	319.1
2007	68.8	87.2	103.0	364.3
Three-yea	ar change (percent)			
1992	-23.0	13.9	5.4	-6.6
1995	4.5	33.0	60.4	34.6
1998	18.2	49.5	21.7	64.2
2001	61.7	-6.1	11.6	29.9
2004	-20.5	-14.6	-14.7	-15.3
2007	30.6	18.8	-13.7	14.2

# Percent of families with stock holdings By race or ethnicity of respondent



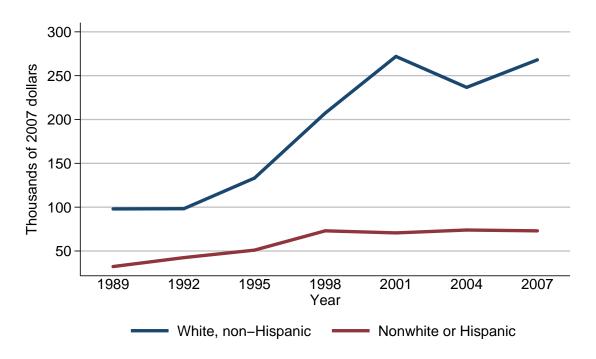
	1 Crociit of lamines with sto	ok nordingo				
	Race or ethnicity of respondent					
Year	White, non-Hispanic	Nonwhite or Hispanic				
Level (percent)						
1989	38.2	12.4				
1992	43.1	17.2				
1995	45.1	24.2				
1998	54.6	29.7				
2001	58.0	34.7				
2004	58.6	28.4				
2007	58.5	33.2				
Three-year chan	nge (percentage points)					
1992	4.9	4.8				
1995	2.0	7.0				
1998	9.5	5.5				
2001	3.4	5.0				
2004	0.6	-6.3				
2007	-0.1	4.8				

## Median value of stock holdings for families with holdings By race or ethnicity of respondent



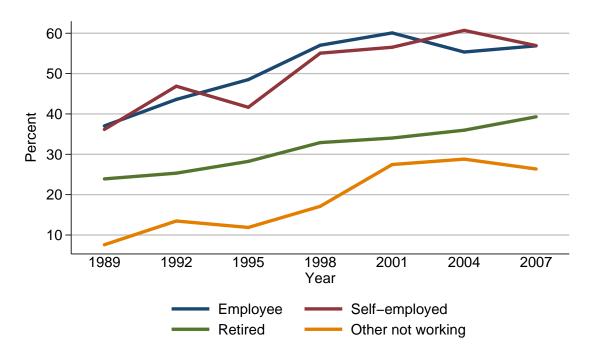
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	15.8	4.8
1992	16.6	9.8
1995	21.6	8.7
1998	38.2	12.7
2001	49.7	12.9
2004	44.5	13.7
2007	40.0	17.0
Three-year cha	nge (percent)	
1992	5.1	104.2
1995	30.1	-11.2
1998	76.9	46.0
2001	30.1	1.6
2004	-10.5	6.2
2007	-10.1	24.1

### Mean value of stock holdings for families with holdings By race or ethnicity of respondent



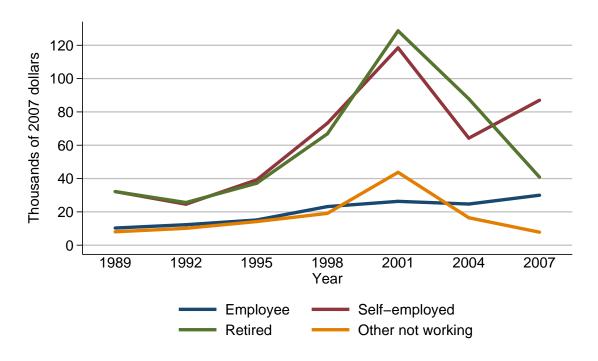
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	98.0	32.2
1992	98.2	42.4
1995	133.2	51.0
1998	207.3	73.0
2001	272.0	70.6
2004	236.7	73.9
2007	268.1	73.0
Three-year cha	nge (percent)	
1992	0.2	31.7
1995	35.6	20.3
1998	55.6	43.1
2001	31.2	-3.3
2004	-13.0	4.7
2007	13.3	-1.2

# Percent of families with stock holdings By current work status of head



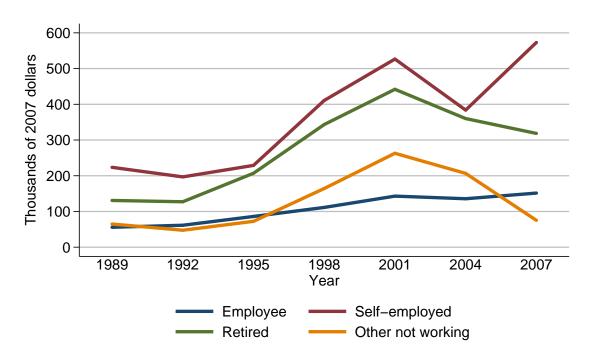
Current work status of head					
Year	Employee	Self-employed	Retired	Other not working	
Level (per	cent)				
1989	37.0	36.2	23.9	7.6	
1992	43.6	46.9	25.3	13.5	
1995	48.5	41.6	28.2	11.9	
1998	57.0	55.1	32.9	17.1	
2001	60.1	56.5	34.0	27.5	
2004	55.3	60.7	36.0	28.8	
2007	56.9	56.9	39.3	26.4	
Three-yea	r change (percentag	ge points)			
1992	6.6	10.7	1.4	5.9	
1995	4.9	-5.3	2.9	-1.6	
1998	8.5	13.5	4.7	5.2	
2001	3.1	1.4	1.1	10.4	
2004	-4.8	4.2	2.0	1.3	
2007	1.6	-3.8	3.3	-2.4	

## Median value of stock holdings for families with holdings By current work status of head



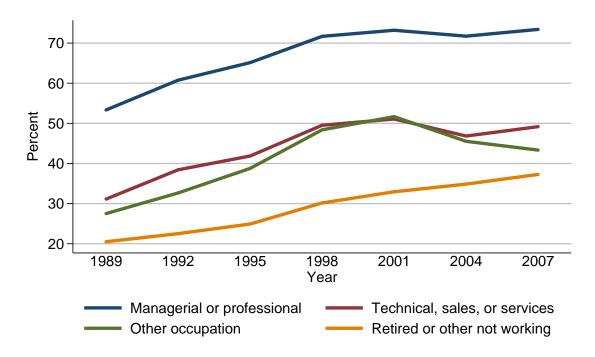
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (tho	usands of 2007 doll	ars)		
1989	10.3	32.2	32.2	8.0
1992	12.3	24.6	25.6	10.1
1995	15.1	39.2	37.2	14.2
1998	23.2	73.2	66.8	19.1
2001	26.3	118.5	128.7	43.7
2004	24.7	64.2	87.9	16.5
2007	30.0	87.0	40.8	7.8
Three-yea	ar change (percent)			
1992	19.4	-23.6	-20.5	26.2
1995	22.8	59.3	45.3	40.6
1998	53.6	86.7	79.6	34.5
2001	13.4	61.9	92.7	128.8
2004	-6.1	-45.8	-31.7	-62.2
2007	21.5	35.5	-53.6	-52.7

### Mean value of stock holdings for families with holdings By current work status of head



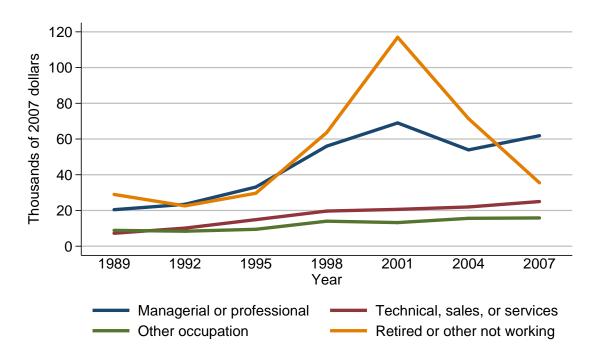
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	usands of 2007 doll	ars)		
1989	55.8	223.6	130.9	64.8
1992	61.5	196.8	127.2	47.5
1995	86.0	229.0	207.0	72.4
1998	111.3	410.7	343.4	164.3
2001	143.0	526.7	442.0	262.9
2004	135.6	383.8	360.1	206.6
2007	151.5	573.1	318.5	75.2
Three-yea	r change (percent)			
1992	10.2	-12.0	-2.8	-26.7
1995	39.8	16.4	62.7	52.4
1998	29.4	79.3	65.9	126.9
2001	28.5	28.2	28.7	60.0
2004	-5.2	-27.1	-18.5	-21.4
2007	11.7	49.3	-11.6	-63.6

# Percent of families with stock holdings By current occupation of head



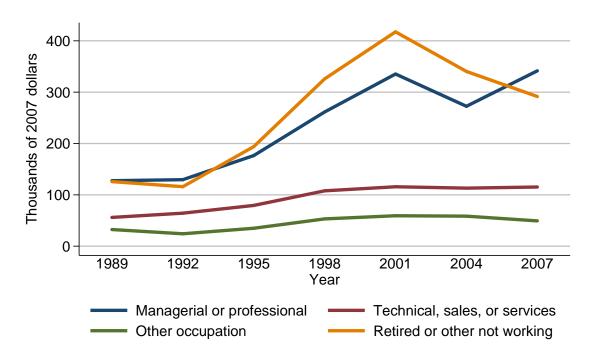
		ociti or idiffilios with st	ook nolanigo	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	53.3	31.1	27.5	20.5
1992	60.8	38.4	32.6	22.5
1995	65.1	41.9	38.8	24.9
1998	71.7	49.5	48.4	30.2
2001	73.2	51.1	51.7	32.9
2004	71.7	46.8	45.5	34.9
2007	73.4	49.2	43.3	37.3
Three-yea	ar change (percentag	e points)		
1992	7.5	7.3	5.1	2.0
1995	4.3	3.5	6.2	2.4
1998	6.6	7.6	9.6	5.3
2001	1.5	1.6	3.3	2.7
2004	-1.5	-4.3	-6.2	2.0
2007	1.7	2.4	-2.2	2.4

## Median value of stock holdings for families with holdings By current occupation of head



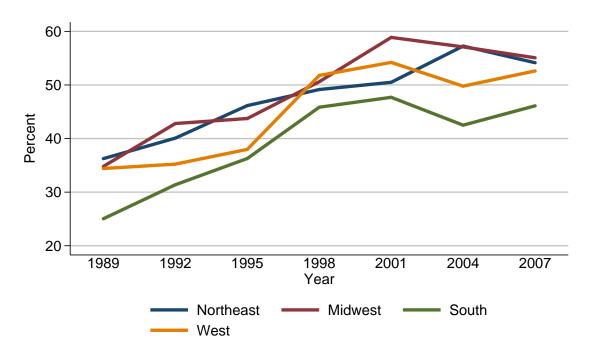
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	20.4	7.2	8.9	29.0
1992	23.4	10.1	8.4	22.6
1995	33.1	14.9	9.5	29.7
1998	56.0	19.7	14.0	63.7
2001	69.0	20.6	13.2	117.0
2004	53.9	22.0	15.6	71.4
2007	61.9	25.0	15.8	35.5
Three-yea	ar change (percent)			
1992	14.7	40.3	-5.6	-22.1
1995	41.5	47.5	13.1	31.4
1998	69.2	32.2	47.4	114.5
2001	23.2	4.6	-5.7	83.7
2004	-21.9	6.8	18.2	-39.0
2007	14.8	13.6	1.3	-50.3

## Mean value of stock holdings for families with holdings By current occupation of head



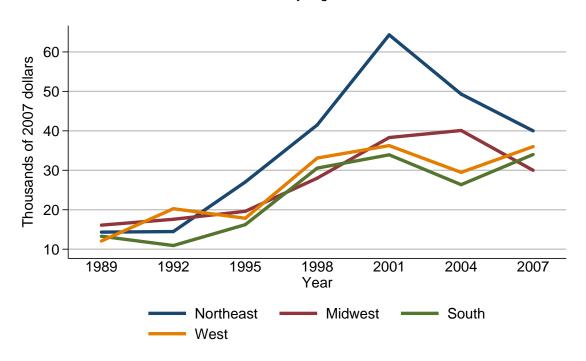
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	127.6	56.1	32.5	125.8
1992	129.6	64.3	24.2	115.9
1995	176.5	79.4	34.9	194.0
1998	261.4	107.8	53.2	325.9
2001	335.4	115.7	59.3	417.5
2004	272.5	113.1	58.5	340.4
2007	341.5	115.3	49.3	291.6
Three-yea	ar change (percent)			
1992	1.6	14.6	-25.5	-7.9
1995	36.2	23.5	44.2	67.4
1998	48.1	35.8	52.4	68.0
2001	28.3	7.3	11.5	28.1
2004	-18.8	-2.2	-1.3	-18.5
2007	25.3	1.9	-15.7	-14.3

# Percent of families with stock holdings By region



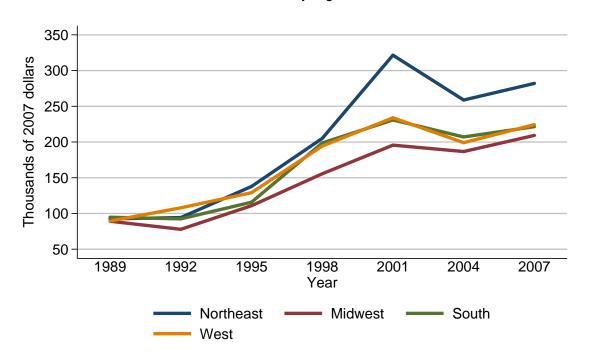
		citt of families with s	took notanigo	
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	36.3	34.8	25.0	34.4
1992	40.1	42.8	31.4	35.2
1995	46.2	43.7	36.3	38.0
1998	49.2	50.6	45.8	51.8
2001	50.5	58.9	47.7	54.2
2004	57.3	57.1	42.5	49.8
2007	54.2	55.1	46.1	52.6
Three-year	r change (percentage	points)		
1992	3.8	8.0	6.4	0.8
1995	6.1	0.9	4.9	2.8
1998	3.0	6.9	9.5	13.8
2001	1.3	8.3	1.9	2.4
2004	6.8	-1.8	-5.2	-4.4
2007	-3.1	-2.0	3.6	2.8

# Median value of stock holdings for families with holdings By region



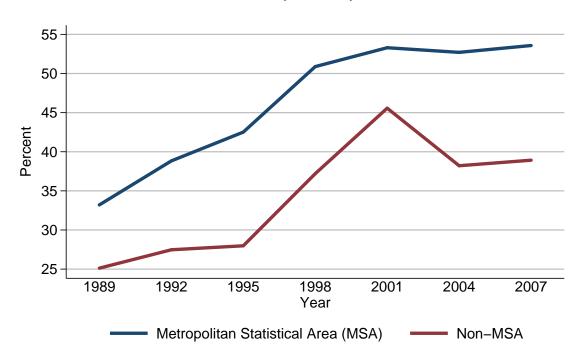
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	14.3	16.1	13.3	12.1
1992	14.5	17.6	10.9	20.3
1995	27.0	19.6	16.2	17.8
1998	41.5	28.0	30.6	33.1
2001	64.3	38.3	33.9	36.3
2004	49.3	40.1	26.4	29.5
2007	40.0	30.0	34.0	36.0
Three-year	change (percent)			
1992	1.4	9.3	-18.0	67.8
1995	86.2	11.4	48.6	-12.3
1998	53.7	42.9	88.9	86.0
2001	54.9	36.8	10.8	9.7
2004	-23.3	4.7	-22.1	-18.7
2007	-18.9	-25.2	28.8	22.0

## Mean value of stock holdings for families with holdings By region



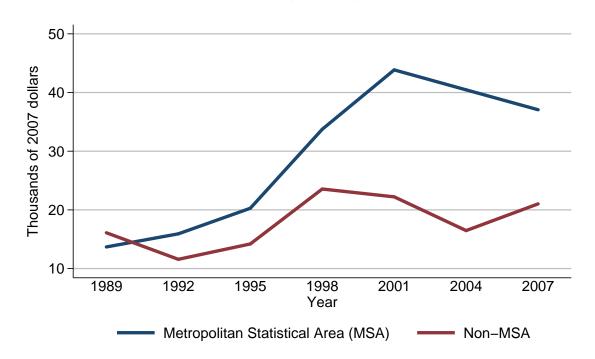
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	92.4	89.2	94.7	89.4
1992	94.3	77.8	92.4	107.9
1995	137.8	110.9	115.8	129.1
1998	205.1	155.6	198.7	194.3
2001	321.6	195.7	230.9	233.9
2004	258.8	186.7	207.1	199.1
2007	282.1	209.3	221.5	224.3
Three-year	r change (percent)			
1992	2.1	-12.8	-2.4	20.7
1995	46.1	42.5	25.3	19.6
1998	48.8	40.3	71.6	50.5
2001	56.8	25.8	16.2	20.4
2004	-19.5	-4.6	-10.3	-14.9
2007	9.0	12.1	7.0	12.7

# Percent of families with stock holdings By urbanicity



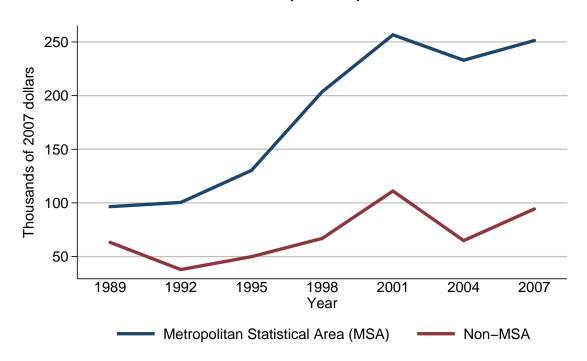
	Terecit of families with stock	
	Urbanic	
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (perce	ent)	
1989	33.2	25.1
1992	38.8	27.5
1995	42.5	28.0
1998	50.9	37.2
2001	53.3	45.6
2004	52.7	38.2
2007	53.6	38.9
Three-year	change (percentage points)	
1992	5.6	2.4
1995	3.7	0.5
1998	8.4	9.2
2001	2.4	8.4
2004	-0.6	-7.4
2007	0.9	0.7

## Median value of stock holdings for families with holdings By urbanicity



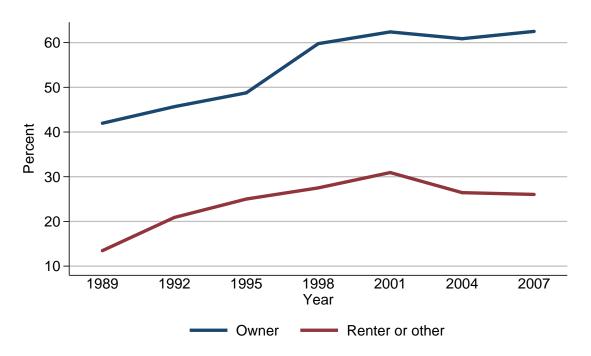
	Urbanic	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	13.7	16.1
1992	15.9	11.6
1995	20.3	14.2
1998	33.7	23.6
2001	43.9	22.2
2004	40.5	16.5
2007	37.1	21.0
Three-year cl	hange (percent)	
1992	16.1	-28.0
1995	27.7	22.4
1998	66.0	66.2
2001	30.3	-5.9
2004	-7.7	-25.7
2007	-8.4	27.3

# Mean value of stock holdings for families with holdings By urbanicity



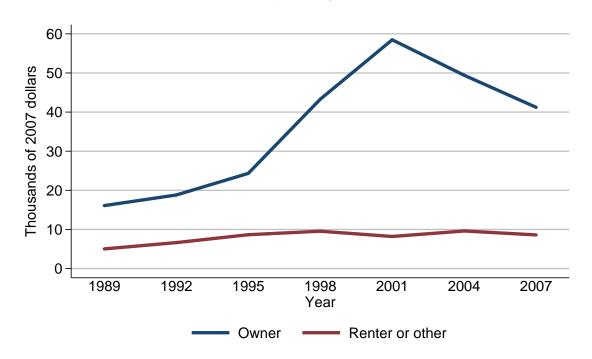
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	96.5	63.2			
1992	100.5	37.9			
1995	130.3	49.9			
1998	203.7	66.9			
2001	256.6	111.1			
2004	233.0	64.9			
2007	251.3	94.4			
Three-year cl	hange (percent)				
1992	4.1	-40.0			
1995	29.7	31.7			
1998	56.3	34.1			
2001	26.0	66.1			
2004	-9.2	-41.6			
2007	7.9	45.5			

# Percent of families with stock holdings By housing status



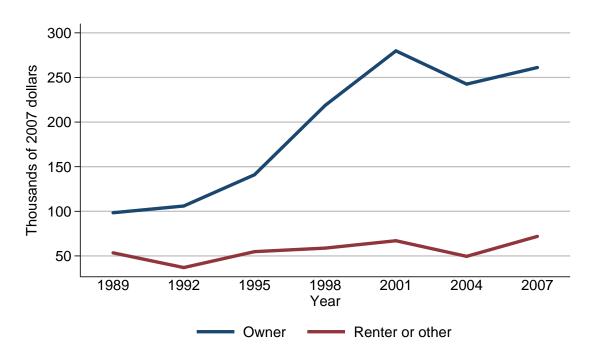
	1 Crociit of families with a	7.00k 1101u111g0
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	42.0	13.5
1992	45.7	20.9
1995	48.8	25.0
1998	59.8	27.5
2001	62.4	30.9
2004	60.9	26.4
2007	62.5	26.0
Three-year chan	ge (percentage points)	
1992	3.7	7.4
1995	3.1	4.1
1998	11.0	2.5
2001	2.6	3.4
2004	-1.5	-4.5
2007	1.6	-0.4

# Median value of stock holdings for families with holdings By housing status



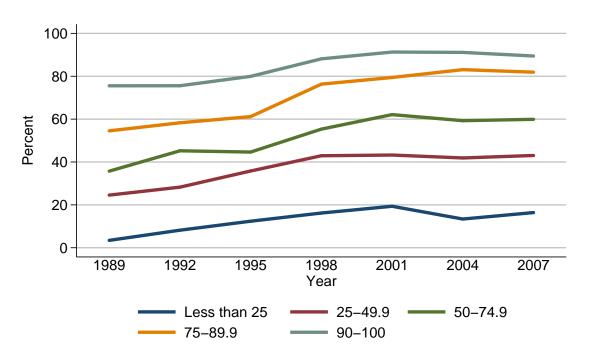
	<u> </u>	
	Ног	using status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	16.1	5.0
1992	18.8	6.6
1995	24.3	8.7
1998	43.3	9.5
2001	58.5	8.2
2004	49.4	9.6
2007	41.2	8.6
Three-year change	e (percent)	
1992	16.8	32.0
1995	29.3	31.8
1998	78.2	9.2
2001	35.1	-13.7
2004	-15.6	17.1
2007	-16.6	-10.4

### Mean value of stock holdings for families with holdings By housing status



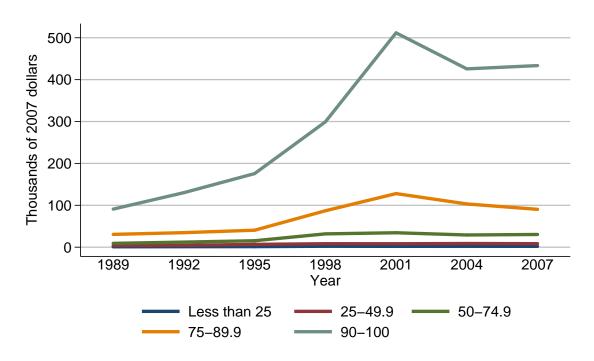
	Hous	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	98.4	53.5
1992	105.9	37.0
1995	141.0	54.8
1998	218.8	58.8
2001	279.8	67.0
2004	242.5	49.5
2007	261.2	71.9
Three-year change	e (percent)	
1992	7.6	-30.8
1995	33.1	48.1
1998	55.2	7.3
2001	27.9	13.9
2004	-13.3	-26.1
2007	7.7	45.3

# Percent of families with stock holdings By percentile of net worth



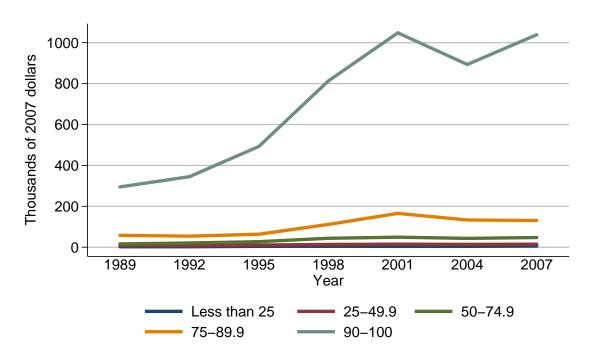
	<u> </u>	ordonic or rannin	CS WILL SLOOK HO	iaiiigo			
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	3.4	24.6	35.7	54.5	75.6		
1992	8.2	28.3	45.2	58.3	75.6		
1995	12.4	35.8	44.6	61.2	80.0		
1998	16.2	42.9	55.3	76.3	88.1		
2001	19.4	43.3	62.1	79.4	91.3		
2004	13.4	41.9	59.3	83.1	91.1		
2007	16.4	43.0	59.9	81.9	89.4		
Three-ye	ar change (percen	tage points)					
1992	4.8	3.7	9.5	3.8	0.0		
1995	4.2	7.5	-0.6	2.9	4.4		
1998	3.8	7.1	10.7	15.1	8.1		
2001	3.2	0.4	6.8	3.1	3.2		
2004	-6.0	-1.4	-2.8	3.7	-0.2		
2007	3.0	1.1	0.6	-1.2	-1.7		

## Median value of stock holdings for families with holdings By percentile of net worth



			<u> </u>	<u> </u>		
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	1.0	3.8	9.2	30.6	91.0	
1992	1.2	4.3	12.2	34.7	130.2	
1995	1.4	6.8	15.4	40.6	175.7	
1998	2.3	8.3	31.8	87.0	299.2	
2001	2.0	8.2	34.5	128.0	511.7	
2004	2.2	8.8	29.2	103.2	425.7	
2007	2.1	8.4	30.4	90.4	433.5	
Three-ye	ear change (percen	t)				
1992	20.0	13.2	32.6	13.4	43.1	
1995	16.7	58.1	26.2	17.0	34.9	
1998	64.3	22.1	106.5	114.3	70.3	
2001	-13.0	-1.2	8.5	47.1	71.0	
2004	10.0	7.3	-15.4	-19.4	-16.8	
2007	-4.5	-4.5	4.1	-12.4	1.8	

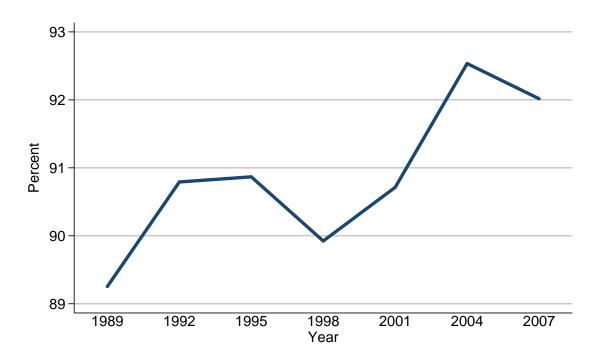
### Mean value of stock holdings for families with holdings By percentile of net worth



#### Mean value of stock holdings for families with holdings

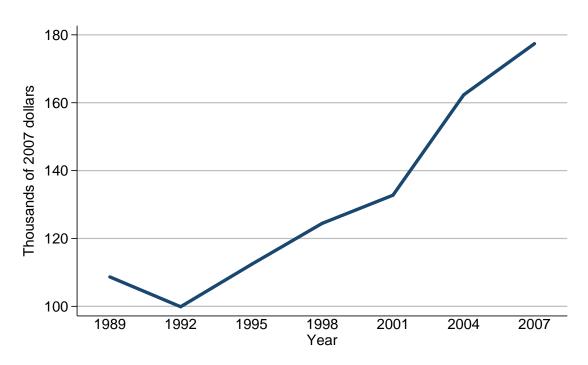
	Pe	ercentile of net wo	rth	
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
2.2	7.6	16.1	58.3	295.0
2.3	7.4	20.8	54.0	344.9
4.2	10.5	27.0	63.6	492.6
4.5	13.5	43.5	111.4	813.1
4.0	14.9	49.0	165.4	1048.3
4.2	14.0	43.1	133.1	893.5
5.7	14.8	47.2	130.6	1039.2
ear change (percen	t)			
4.5	-2.6	29.2	-7.4	16.9
82.6	41.9	29.8	17.8	42.8
7.1	28.6	61.1	75.2	65.1
-11.1	10.4	12.6	48.5	28.9
5.0	-6.0	-12.0	-19.5	-14.8
35.7	5.7	9.5	-1.9	16.3
	ousands of 2007 d 2.2 2.3 4.2 4.5 4.0 4.2 5.7 ear change (percen 4.5 82.6 7.1 -11.1 5.0	Less than 25     25-49.9       ousands of 2007 dollars)     2.2     7.6       2.3     7.4       4.2     10.5       4.5     13.5       4.0     14.9       4.2     14.0       5.7     14.8       ear change (percent)       4.5     -2.6       82.6     41.9       7.1     28.6       -11.1     10.4       5.0     -6.0	Less than 25     25-49.9     50-74.9       ousands of 2007 dollars)     2.2     7.6     16.1       2.3     7.4     20.8       4.2     10.5     27.0       4.5     13.5     43.5       4.0     14.9     49.0       4.2     14.0     43.1       5.7     14.8     47.2       ear change (percent)       4.5     -2.6     29.2       82.6     41.9     29.8       7.1     28.6     61.1       -11.1     10.4     12.6       5.0     -6.0     -12.0	2.2 7.6 16.1 58.3 2.3 7.4 20.8 54.0 4.2 10.5 27.0 63.6 4.5 13.5 43.5 111.4 4.0 14.9 49.0 165.4 4.2 14.0 43.1 133.1 5.7 14.8 47.2 130.6 Par change (percent) 4.5 -2.6 29.2 -7.4 82.6 41.9 29.8 17.8 7.1 28.6 61.1 75.2 -11.1 10.4 12.6 48.5 5.0 -6.0 -12.0 -19.5

#### Percent of families with nonfinancial assets For all families



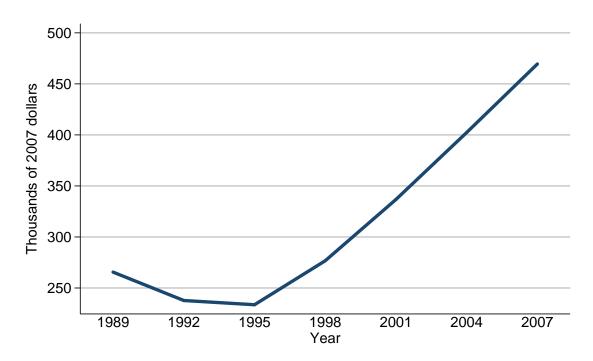
Percent of families with nonlinancial assets						
Year	All families					
Level (percent)						
1989	89.3					
1992	90.8					
1995	90.9					
1998	89.9					
2001	90.7					
2004	92.5					
2007	92.0					
Three-year change (percentag	ge points)					
1992	1.5					
1995	0.1					
1998	-1.0					
2001	0.8					
2004	1.8					
2007	-0.5					

# Median value of nonfinancial assets for families with holdings For all families



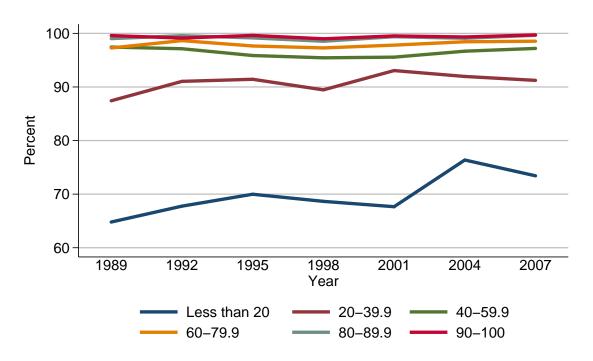
Median value of nonlinancial assets for families with notatings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	108.7				
1992	99.9				
1995	112.3				
1998	124.5				
2001	132.7				
2004	162.3				
2007	177.4				
Three-year change (percent)					
1992	-8.1				
1995	12.4				
1998	10.9				
2001	6.6				
2004	22.3				
2007	9.3				

#### Mean value of nonfinancial assets for families with holdings For all families



Mean value of norminalicial assets for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	265.6					
1992	237.7					
1995	233.6					
1998	276.7					
2001	336.7					
2004	402.3					
2007	469.5					
Three-year change (percent)						
1992	-10.5					
1995	-1.7					
1998	18.5					
2001	21.7					
2004	19.5					
2007	16.7					

### Percent of families with nonfinancial assets By percentile of income



	Percentile of income					
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (pe	ercent)					
1989	64.8	87.4	97.4	97.3	99.0	99.6
1992	67.8	91.0	97.1	98.7	99.6	99.1
1995	70.0	91.4	95.9	97.7	99.2	99.6
1998	68.7	89.5	95.4	97.3	98.5	99.0
2001	67.7	93.1	95.6	97.8	99.4	99.5
2004	76.4	92.0	96.7	98.4	99.1	99.3
2007	73.4	91.2	97.2	98.5	99.6	99.7
Three-ye	ear change (pei	rcentage points	s)			
1992	3.0	3.6	-0.3	1.4	0.6	-0.5
1995	2.2	0.4	-1.2	-1.0	-0.4	0.5
1998	-1.3	-1.9	-0.5	-0.4	-0.7	-0.6
2001	-1.0	3.6	0.2	0.5	0.9	0.5
2004	8.7	-1.1	1.1	0.6	-0.3	-0.2

0.5

0.1

0.5

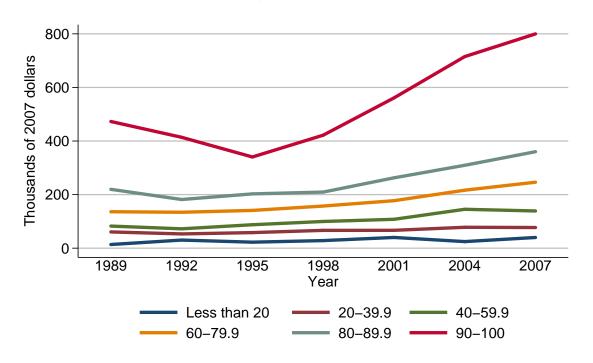
0.4

2007

-3.0

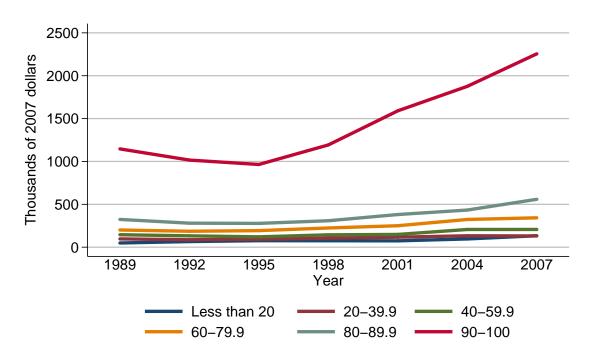
-0.8

### Median value of nonfinancial assets for families with holdings By percentile of income



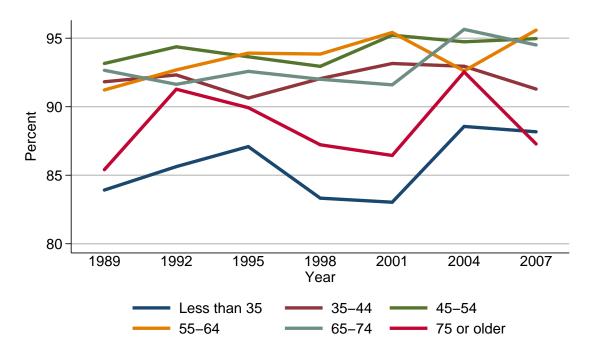
Percentile of income							
\/o.o.#	L aga than	00.00.0			00.00.0	00.100	
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	13.8	60.7	82.6	136.1	219.7	472.9	
1992	30.4	53.3	72.4	134.1	181.8	413.9	
1995	22.5	58.3	87.6	141.0	202.8	340.5	
1998	28.4	66.6	99.8	157.3	209.5	421.8	
2001	40.1	66.7	107.8	177.3	262.6	560.9	
2004	24.6	78.0	145.3	216.5	309.5	715.2	
2007	40.0	77.2	139.0	246.3	360.1	799.8	
Three-ye	ear change (per	rcent)					
1992	120.3	-12.2	-12.3	-1.5	-17.3	-12.5	
1995	-26.0	9.4	21.0	5.1	11.6	-17.7	
1998	26.2	14.2	13.9	11.6	3.3	23.9	
2001	41.2	0.2	8.0	12.7	25.3	33.0	
2004	-38.7	16.9	34.8	22.1	17.9	27.5	
2007	62.6	-1.0	-4.3	13.8	16.3	11.8	

### Mean value of nonfinancial assets for families with holdings By percentile of income



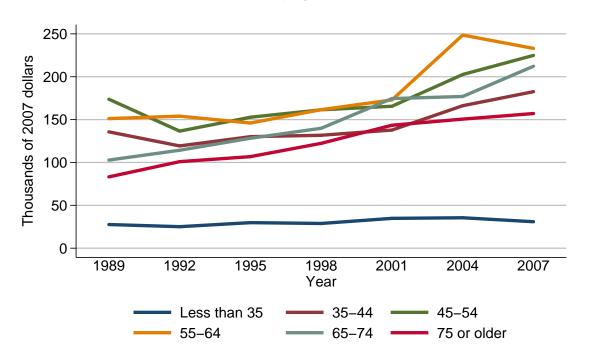
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	49.1	96.7	145.6	200.8	323.9	1146.6	
1992	65.8	86.8	132.5	185.9	280.3	1016.3	
1995	76.1	92.9	121.0	193.3	277.8	964.9	
1998	75.1	105.1	144.5	224.2	308.5	1192.8	
2001	74.0	116.9	149.0	250.4	381.1	1590.8	
2004	96.4	133.4	206.7	323.5	433.4	1876.2	
2007	133.8	131.2	207.1	342.9	558.5	2255.3	
Three-ye	ear change (pei	rcent)					
1992	34.0	-10.2	-9.0	-7.4	-13.5	-11.4	
1995	15.7	7.0	-8.7	4.0	-0.9	-5.1	
1998	-1.3	13.1	19.4	16.0	11.1	23.6	
2001	-1.5	11.2	3.1	11.7	23.5	33.4	
2004	30.3	14.1	38.7	29.2	13.7	17.9	
2007	38.8	-1.6	0.2	6.0	28.9	20.2	

# Percent of families with nonfinancial assets By age of head



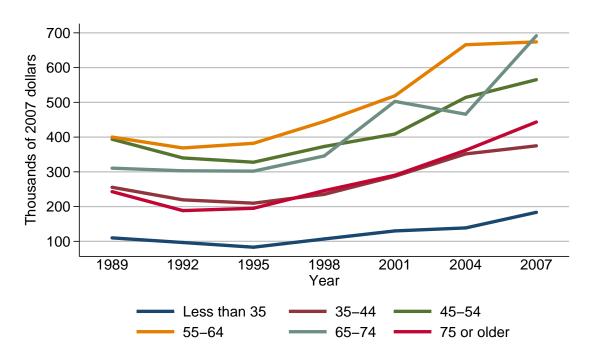
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (pe	ercent)						
1989	83.9	91.8	93.2	91.2	92.7	85.4	
1992	85.6	92.3	94.4	92.7	91.6	91.3	
1995	87.1	90.6	93.6	93.9	92.6	89.9	
1998	83.3	92.1	92.9	93.8	92.0	87.2	
2001	83.0	93.2	95.2	95.4	91.6	86.4	
2004	88.6	93.0	94.7	92.6	95.6	92.5	
2007	88.2	91.3	95.0	95.6	94.5	87.3	
Three-ye	ear change (per	centage point	s)				
1992	1.7	0.5	1.2	1.5	-1.1	5.9	
1995	1.5	-1.7	-0.8	1.2	1.0	-1.4	
1998	-3.8	1.5	-0.7	-0.1	-0.6	-2.7	
2001	-0.3	1.1	2.3	1.6	-0.4	-0.8	
2004	5.6	-0.2	-0.5	-2.8	4.0	6.1	
2007	-0.4	-1.7	0.3	3.0	-1.1	-5.2	

### Median value of nonfinancial assets for families with holdings By age of head



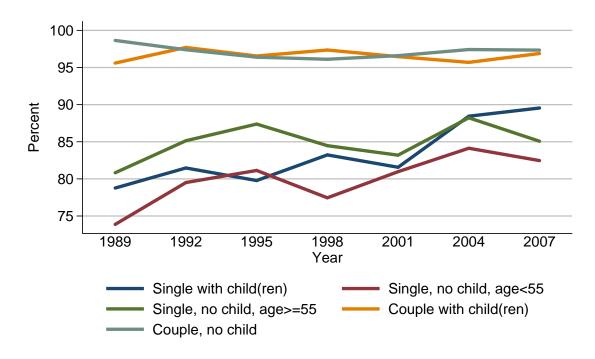
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	27.6	135.7	173.7	151.2	102.8	83.2	
1992	25.1	119.3	136.6	154.0	114.2	100.9	
1995	29.8	130.1	152.7	146.0	128.2	106.8	
1998	28.8	131.7	161.4	161.6	139.9	122.3	
2001	34.8	137.8	165.6	172.9	174.5	143.4	
2004	35.5	166.2	202.6	248.6	177.0	150.6	
2007	30.9	182.6	224.9	233.1	212.2	157.1	
Three-ye	ear change (per	cent)					
1992	-9.1	-12.1	-21.4	1.9	11.1	21.3	
1995	18.7	9.1	11.8	-5.2	12.3	5.8	
1998	-3.4	1.2	5.7	10.7	9.1	14.5	
2001	20.8	4.6	2.6	7.0	24.7	17.3	
2004	2.0	20.6	22.3	43.8	1.4	5.0	
2007	-13.0	9.9	11.0	-6.2	19.9	4.3	

### Mean value of nonfinancial assets for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	110.0	255.6	393.8	400.1	310.6	243.0			
1992	96.6	219.4	340.0	368.7	303.0	188.5			
1995	83.1	209.9	327.7	382.1	302.0	195.1			
1998	106.9	235.3	372.9	445.0	345.7	245.9			
2001	130.0	287.3	408.8	518.9	502.7	290.2			
2004	138.6	351.6	514.1	665.7	465.9	362.1			
2007	183.5	374.9	565.2	674.0	691.7	443.4			
Three-ye	ear change (per	cent)							
1992	-12.2	-14.2	-13.7	-7.8	-2.4	-22.4			
1995	-14.0	-4.3	-3.6	3.6	-0.3	3.5			
1998	28.6	12.1	13.8	16.5	14.5	26.0			
2001	21.6	22.1	9.6	16.6	45.4	18.0			
2004	6.6	22.4	25.8	28.3	-7.3	24.8			
2007	32.4	6.6	9.9	1.2	48.5	22.5			

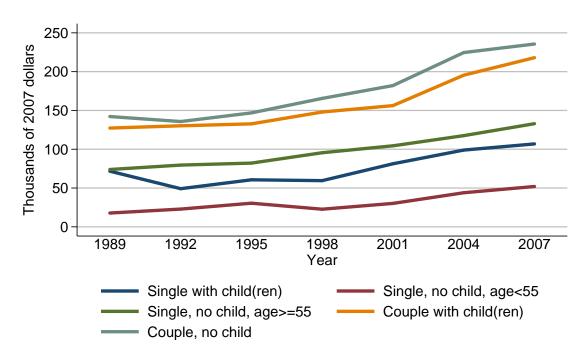
# Percent of families with nonfinancial assets By family structure



Percent	Ωf	familiae	with	nonfinan	cial	accate
reiteiit	OI.	Iallilles	WILLI	HUHHHIAH	Ciai	assets

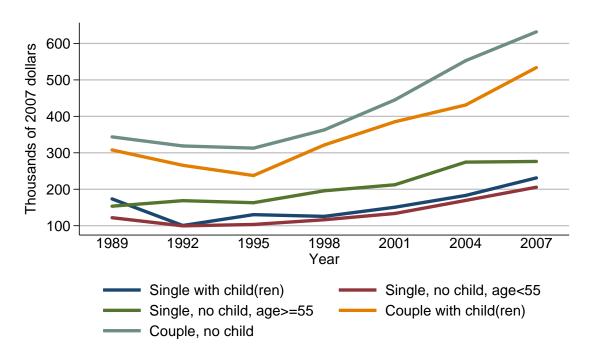
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (pe	rcent)							
1989	78.8	73.9	80.8	95.6	98.6			
1992	81.5	79.5	85.1	97.7	97.4			
1995	79.8	81.1	87.4	96.6	96.4			
1998	83.2	77.5	84.5	97.4	96.1			
2001	81.6	81.0	83.2	96.5	96.6			
2004	88.4	84.1	88.2	95.7	97.4			
2007	89.5	82.5	85.1	96.9	97.3			
Three-ye	ar change (percei	ntage points)						
1992	2.7	5.6	4.3	2.1	-1.2			
1995	-1.7	1.6	2.3	-1.1	-1.0			
1998	3.4	-3.6	-2.9	0.8	-0.3			
2001	-1.6	3.5	-1.3	-0.9	0.5			
2004	6.8	3.1	5.0	-0.8	0.8			
2007	1.1	-1.6	-3.1	1.2	-0.1			

#### Median value of nonfinancial assets for families with holdings By family structure



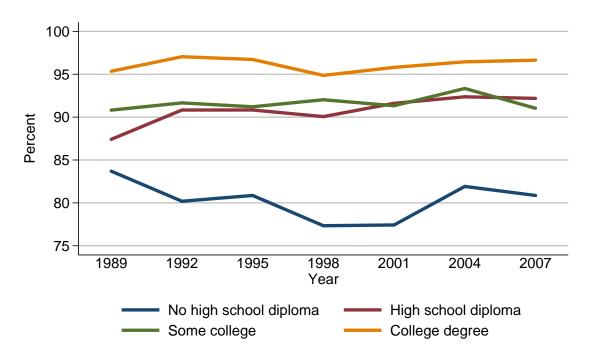
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	71.7	17.8	73.9	127.3	142.2			
1992	49.2	22.9	79.6	130.2	135.7			
1995	60.6	30.5	82.1	132.7	146.8			
1998	59.6	22.7	95.5	148.0	165.5			
2001	81.3	30.2	104.4	156.2	182.0			
2004	98.9	43.9	117.5	195.4	224.6			
2007	106.9	52.0	132.9	218.0	235.6			
Three-ye	ar change (percei	nt)						
1992	-31.4	28.7	7.7	2.3	-4.6			
1995	23.2	33.2	3.1	1.9	8.2			
1998	-1.7	-25.6	16.3	11.5	12.7			
2001	36.4	33.0	9.3	5.5	10.0			
2004	21.6	45.4	12.5	25.1	23.4			
2007	8.1	18.5	13.1	11.6	4.9			

#### Mean value of nonfinancial assets for families with holdings By family structure



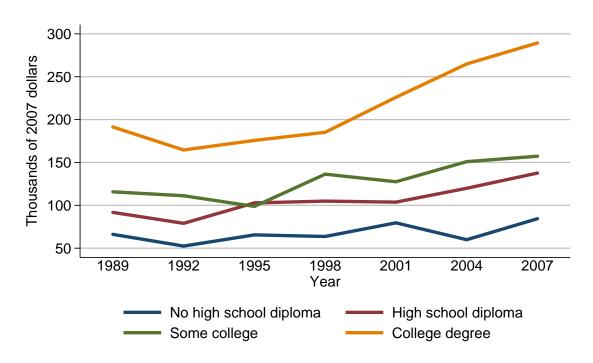
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 (	dollars)						
1989	173.5	122.0	153.5	307.8	343.7			
1992	100.6	99.6	168.7	265.7	318.8			
1995	130.3	103.4	163.1	237.7	312.8			
1998	125.6	116.4	195.8	321.4	362.8			
2001	150.7	133.6	212.4	385.2	445.2			
2004	183.0	169.3	274.4	431.2	552.7			
2007	231.2	205.6	276.3	533.8	631.8			
Three-ye	ar change (percei	nt)						
1992	-42.0	-18.4	9.9	-13.7	-7.2			
1995	29.5	3.8	-3.3	-10.5	-1.9			
1998	-3.6	12.6	20.0	35.2	16.0			
2001	20.0	14.8	8.5	19.9	22.7			
2004	21.4	26.7	29.2	11.9	24.1			
2007	26.3	21.4	0.7	23.8	14.3			

# Percent of families with nonfinancial assets By education of head



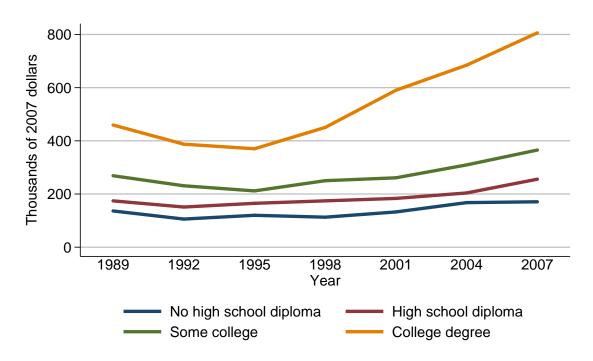
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (per	rcent)					
1989	83.7	87.4	90.8	95.4		
1992	80.2	90.8	91.7	97.0		
1995	80.9	90.8	91.2	96.7		
1998	77.3	90.1	92.0	94.9		
2001	77.4	91.6	91.3	95.8		
2004	81.9	92.4	93.3	96.5		
2007	80.9	92.2	91.0	96.6		
Three-yea	ar change (percentage	points)				
1992	-3.5	3.4	0.9	1.6		
1995	0.7	0.0	-0.5	-0.3		
1998	-3.6	-0.7	8.0	-1.8		
2001	0.1	1.5	-0.7	0.9		
2004	4.5	0.8	2.0	0.7		
2007	-1.0	-0.2	-2.3	0.1		

### Median value of nonfinancial assets for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	66.2	91.8	115.8	191.4
1992	52.5	79.0	111.2	164.5
1995	65.5	102.8	98.8	175.7
1998	63.7	104.9	136.4	185.2
2001	79.6	103.7	127.5	226.0
2004	59.9	119.9	150.9	264.9
2007	84.4	137.6	157.3	289.4
Three-yea	ar change (percent)			
1992	-20.7	-13.9	-4.0	-14.1
1995	24.8	30.1	-11.2	6.8
1998	-2.7	2.0	38.1	5.4
2001	25.0	-1.1	-6.5	22.0
2004	-24.7	15.6	18.4	17.2
2007	40.9	14.8	4.2	9.2

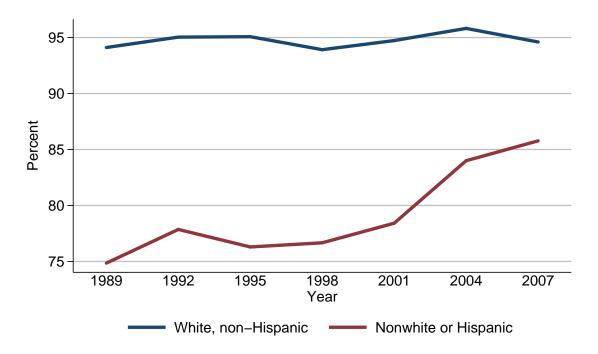
### Mean value of nonfinancial assets for families with holdings By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	)				
1989	136.4	174.3	268.8	459.6		
1992	105.8	151.1	231.0	387.4		
1995	120.0	165.1	211.8	370.2		
1998	112.9	174.3	250.2	450.5		
2001	132.6	183.5	261.0	590.3		
2004	167.7	204.1	309.5	684.7		
2007	170.8	255.8	365.4	806.2		
Three-yea	ar change (percent)					
1992	-22.4	-13.3	-14.1	-15.7		
1995	13.4	9.3	-8.3	-4.4		
1998	-5.9	5.6	18.1	21.7		
2001	17.4	5.3	4.3	31.0		
2004	26.5	11.2	18.6	16.0		
2007	1.8	25.3	18.1	17.7		

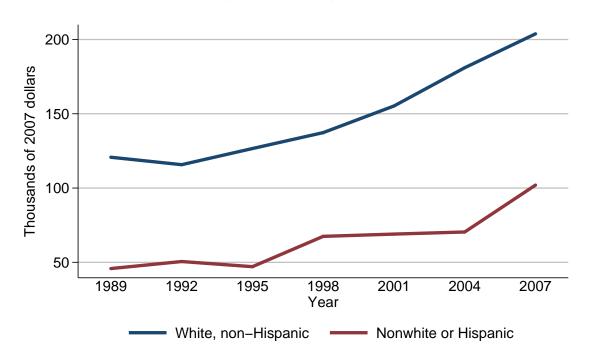
#### Percent of families with nonfinancial assets

By race or ethnicity of respondent



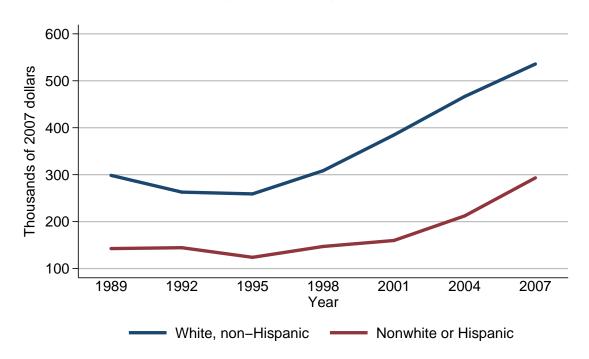
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	94.1	74.8
1992	95.0	77.9
1995	95.1	76.3
1998	93.9	76.7
2001	94.7	78.4
2004	95.8	84.0
2007	94.6	85.8
Three-year chai	nge (percentage points)	
1992	0.9	3.1
1995	0.1	-1.6
1998	-1.2	0.4
2001	0.8	1.7
2004	1.1	5.6
2007	-1.2	1.8

### Median value of nonfinancial assets for families with holdings By race or ethnicity of respondent



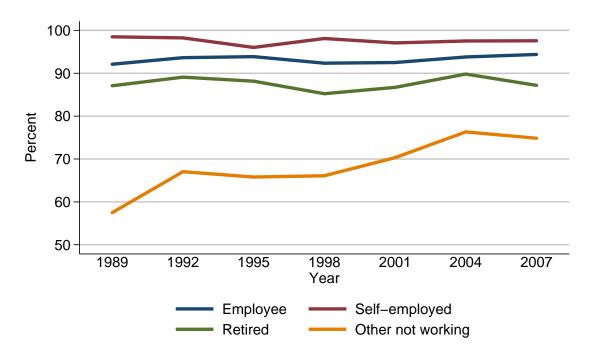
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	120.7	45.8
1992	115.7	50.5
1995	126.6	47.1
1998	137.3	67.5
2001	155.2	69.0
2004	181.0	70.4
2007	203.8	102.0
Three-year cha	nge (percent)	
1992	-4.1	10.3
1995	9.4	-6.7
1998	8.5	43.3
2001	13.0	2.2
2004	16.6	2.0
2007	12.6	44.9

### Mean value of nonfinancial assets for families with holdings By race or ethnicity of respondent



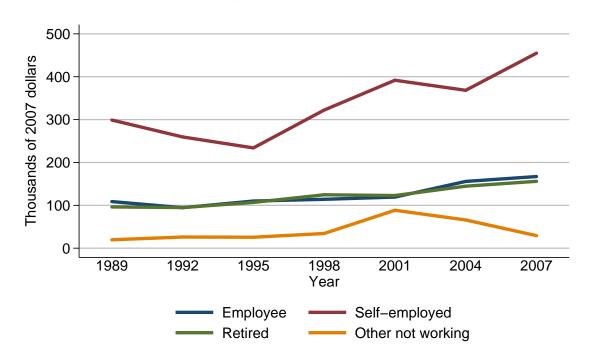
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	s of 2007 dollars)				
1989	298.5	142.6			
1992	262.8	144.4			
1995	259.0	123.9			
1998	308.6	147.1			
2001	384.6	159.8			
2004	466.5	212.2			
2007	535.7	293.2			
Three-year char	nge (percent)				
1992	-12.0	1.3			
1995	-1.4	-14.2			
1998	19.2	18.7			
2001	24.6	8.6			
2004	21.3	32.8			
2007	14.8	38.2			

### Percent of families with nonfinancial assets By current work status of head



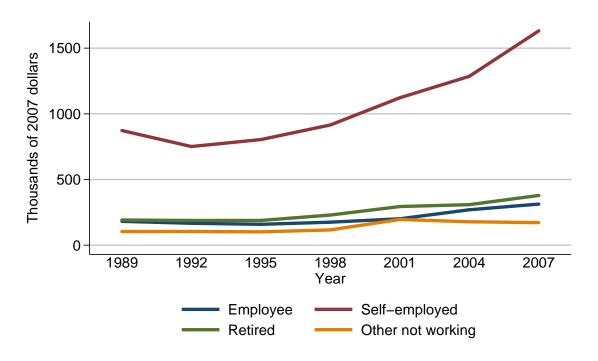
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not		
				working		
Level (perc	cent)					
1989	92.1	98.5	87.1	57.5		
1992	93.6	98.2	89.1	67.0		
1995	93.9	96.0	88.2	65.8		
1998	92.4	98.1	85.2	66.1		
2001	92.5	97.1	86.7	70.3		
2004	93.8	97.5	89.8	76.3		
2007	94.4	97.6	87.2	74.8		
Three-year	r change (percentag	ge points)				
1992	1.5	-0.3	2.0	9.5		
1995	0.3	-2.2	-0.9	-1.2		
1998	-1.5	2.1	-3.0	0.3		
2001	0.1	-1.0	1.5	4.2		
2004	1.3	0.4	3.1	6.0		
2007	0.6	0.1	-2.6	-1.5		

### Median value of nonfinancial assets for families with holdings By current work status of head



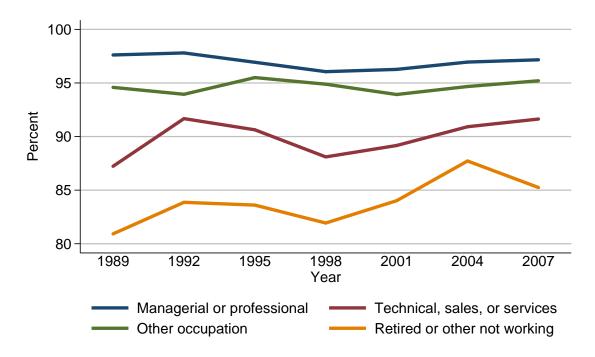
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	108.8	299.0	96.2	19.6
1992	94.5	259.5	94.9	26.1
1995	110.0	233.9	106.8	25.6
1998	114.0	322.2	124.6	34.3
2001	119.2	391.8	122.8	88.5
2004	155.8	368.3	144.7	65.9
2007	167.1	455.0	156.0	29.3
Three-year	r change (percent)			
1992	-13.1	-13.2	-1.4	33.2
1995	16.4	-9.9	12.5	-1.9
1998	3.6	37.8	16.7	34.0
2001	4.6	21.6	-1.4	158.0
2004	30.7	-6.0	17.8	-25.5
2007	7.3	23.5	7.8	-55.5

### Mean value of nonfinancial assets for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	181.5	872.9	191.8	104.3
1992	166.9	751.2	188.3	104.6
1995	159.0	804.3	188.4	101.8
1998	175.3	915.3	229.7	116.5
2001	201.1	1122.4	294.3	196.2
2004	269.8	1285.8	308.8	178.3
2007	313.0	1631.8	378.8	171.9
Three-year	r change (percent)			
1992	-8.0	-13.9	-1.8	0.3
1995	-4.7	7.1	0.1	-2.7
1998	10.3	13.8	21.9	14.4
2001	14.7	22.6	28.1	68.4
2004	34.2	14.6	4.9	-9.1
2007	16.0	26.9	22.7	-3.6

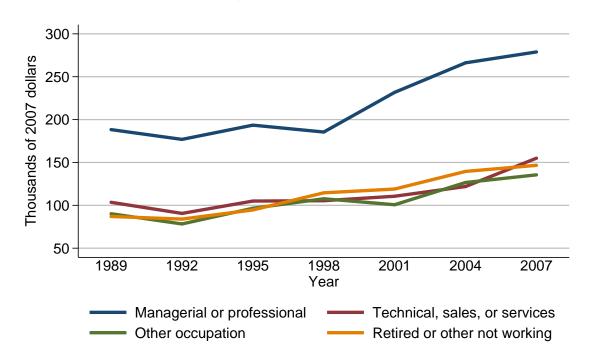
# Percent of families with nonfinancial assets By current occupation of head



Percent of	f famil	lies with	nonfinancia	l assets

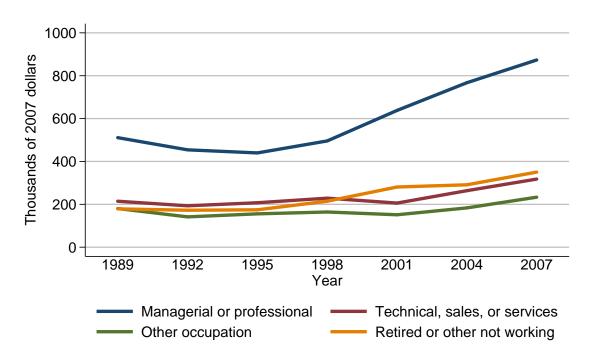
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	97.6	87.2	94.6	80.9
1992	97.8	91.7	93.9	83.9
1995	96.9	90.6	95.5	83.6
1998	96.1	88.1	94.9	81.9
2001	96.3	89.2	93.9	84.0
2004	97.0	90.9	94.7	87.7
2007	97.2	91.6	95.2	85.2
Three-yea	ar change (percentag	e points)		
1992	0.2	4.5	-0.7	3.0
1995	-0.9	-1.1	1.6	-0.3
1998	-0.8	-2.5	-0.6	-1.7
2001	0.2	1.1	-1.0	2.1
2004	0.7	1.7	0.8	3.7
2007	0.2	0.7	0.5	-2.5

#### Median value of nonfinancial assets for families with holdings By current occupation of head



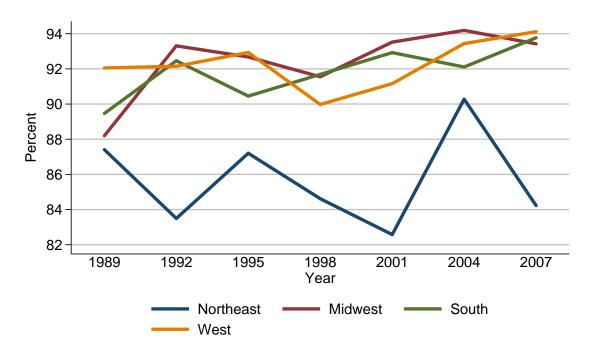
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	188.3	103.5	90.2	87.0
1992	176.9	90.6	78.3	84.0
1995	193.5	105.0	96.6	94.6
1998	185.5	105.4	107.6	114.6
2001	231.8	110.6	100.7	119.0
2004	266.2	121.9	126.6	139.6
2007	278.9	155.0	135.6	146.7
Three-yea	ar change (percent)			
1992	-6.1	-12.5	-13.2	-3.4
1995	9.4	15.9	23.4	12.6
1998	-4.1	0.4	11.4	21.1
2001	25.0	4.9	-6.4	3.8
2004	14.8	10.2	25.7	17.3
2007	4.8	27.2	7.1	5.1

#### Mean value of nonfinancial assets for families with holdings By current occupation of head



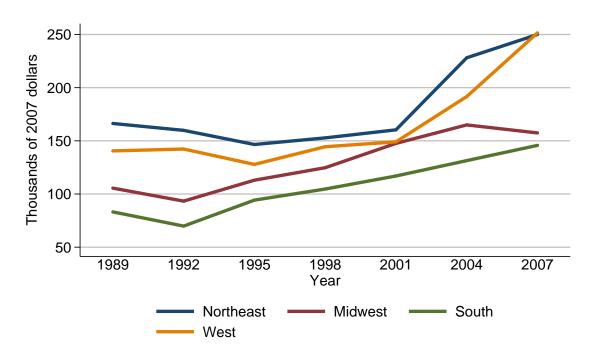
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	511.1	214.5	180.4	178.8
1992	454.2	193.2	141.5	172.4
1995	439.8	207.4	155.6	174.5
1998	495.7	228.7	164.2	214.5
2001	638.1	205.9	151.3	280.8
2004	767.3	263.6	183.3	291.2
2007	873.4	317.8	233.3	350.4
Three-yea	ar change (percent)			
1992	-11.1	-9.9	-21.6	-3.6
1995	-3.2	7.3	10.0	1.2
1998	12.7	10.3	5.5	22.9
2001	28.7	-10.0	-7.9	30.9
2004	20.2	28.0	21.2	3.7
2007	13.8	20.6	27.3	20.3

# Percent of families with nonfinancial assets By region



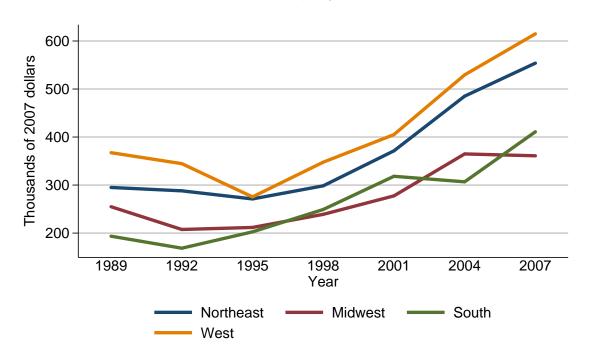
	i ciocii	t of fairnines with hon	illialiciai assets	
	Region			
Year	Northeast	Midwest	South	West
Level (perc	cent)			
1989	87.4	88.2	89.5	92.1
1992	83.5	93.3	92.5	92.1
1995	87.2	92.7	90.5	92.9
1998	84.6	91.6	91.7	90.0
2001	82.6	93.5	92.9	91.2
2004	90.3	94.2	92.1	93.4
2007	84.2	93.4	93.8	94.1
Three-year	r change (percentage	points)		
1992	-3.9	5.1	3.0	0.0
1995	3.7	-0.6	-2.0	8.0
1998	-2.6	-1.1	1.2	-2.9
2001	-2.0	1.9	1.2	1.2
2004	7.7	0.7	-0.8	2.2
2007	-6.1	-0.8	1.7	0.7

### Median value of nonfinancial assets for families with holdings By region



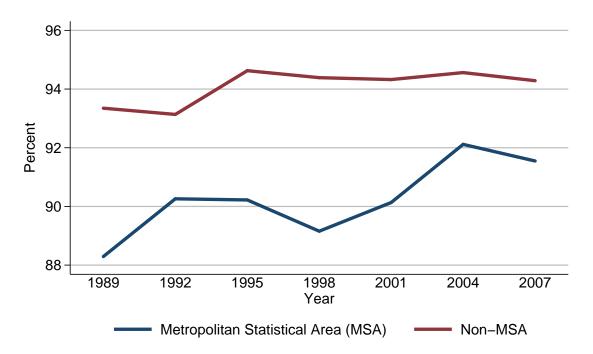
	Region			
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	s)		
1989	166.3	105.6	83.2	140.5
1992	159.9	93.3	69.9	142.3
1995	146.6	113.0	94.3	127.9
1998	152.8	124.7	104.7	144.5
2001	160.4	147.6	117.0	149.1
2004	228.1	165.0	131.4	191.6
2007	250.0	157.4	145.8	251.6
Three-year	r change (percent)			
1992	-3.8	-11.6	-16.0	1.3
1995	-8.3	21.1	34.9	-10.1
1998	4.2	10.4	11.0	13.0
2001	5.0	18.4	11.7	3.2
2004	42.2	11.8	12.3	28.5
2007	9.6	-4.6	10.9	31.3

# Mean value of nonfinancial assets for families with holdings By region



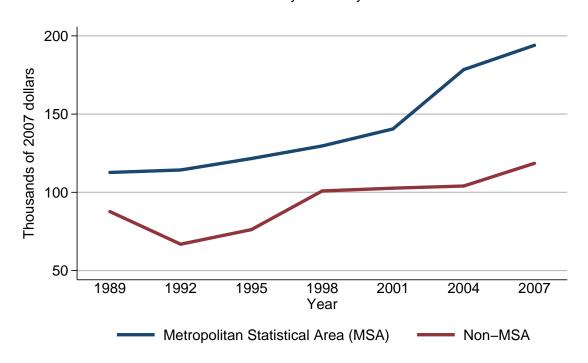
	Region			
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollars)			
1989	295.0	254.9	193.5	367.4
1992	288.0	207.5	168.5	344.6
1995	271.1	211.7	202.6	275.4
1998	298.4	239.0	249.1	347.7
2001	371.3	277.5	318.3	405.1
2004	485.2	364.8	306.8	529.5
2007	553.9	361.0	410.9	614.9
Three-year	r change (percent)			
1992	-2.4	-18.6	-12.9	-6.2
1995	-5.9	2.0	20.2	-20.1
1998	10.1	12.9	23.0	26.3
2001	24.4	16.1	27.8	16.5
2004	30.7	31.5	-3.6	30.7
2007	14.2	-1.0	33.9	16.1

# Percent of families with nonfinancial assets By urbanicity



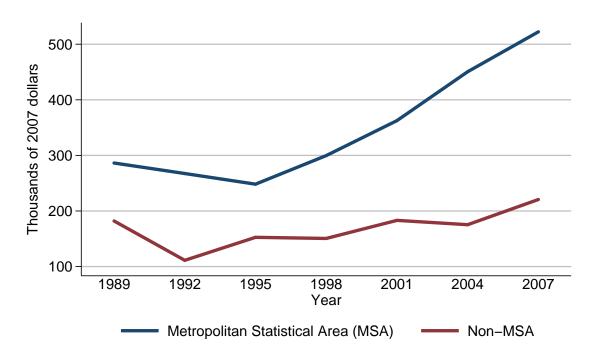
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (percen	t)		
1989	88.3	93.3	
1992	90.3	93.1	
1995	90.2	94.6	
1998	89.2	94.4	
2001	90.1	94.3	
2004	92.1	94.6	
2007	91.5	94.3	
Three-year ch	nange (percentage points)		
1992	2.0	-0.2	
1995	-0.1	1.5	
1998	-1.0	-0.2	
2001	0.9	-0.1	
2004	2.0	0.3	
2007	-0.6	-0.3	

# Median value of nonfinancial assets for families with holdings By urbanicity



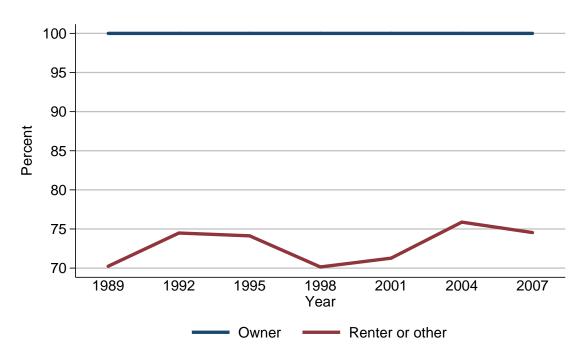
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	112.7	87.7
1992	114.3	66.9
1995	121.6	76.2
1998	129.6	100.9
2001	140.5	102.7
2004	178.4	104.0
2007	194.0	118.6
Three-year c	hange (percent)	
1992	1.4	-23.7
1995	6.4	13.9
1998	6.6	32.4
2001	8.4	1.8
2004	27.0	1.3
2007	8.7	14.0

# Mean value of nonfinancial assets for families with holdings By urbanicity



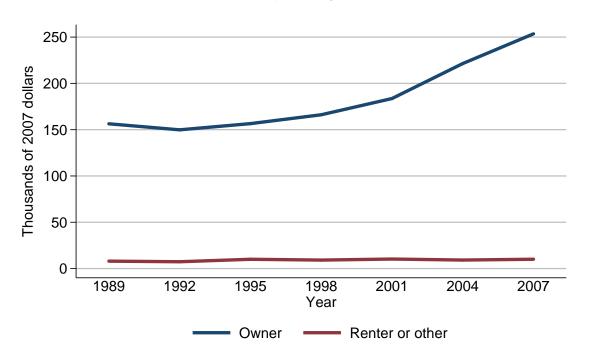
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	nds of 2007 dollars)		
1989	286.3	182.0	
1992	267.4	111.2	
1995	248.2	152.6	
1998	299.7	150.6	
2001	362.5	183.1	
2004	450.5	175.3	
2007	522.3	220.6	
Three-year cl	hange (percent)		
1992	-6.6	-38.9	
1995	-7.2	37.2	
1998	20.7	-1.3	
2001	21.0	21.6	
2004	24.3	-4.3	
2007	15.9	25.8	

# Percent of families with nonfinancial assets By housing status



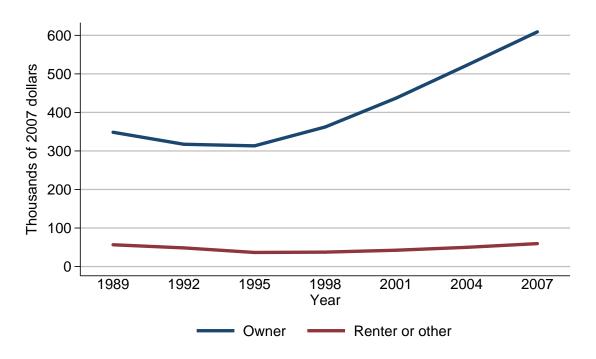
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	100.0	70.2
1992	100.0	74.5
1995	100.0	74.1
1998	100.0	70.1
2001	100.0	71.3
2004	100.0	75.9
2007	100.0	74.5
Three-year char	nge (percentage points)	
1992	0.0	4.3
1995	0.0	-0.4
1998	0.0	-4.0
2001	0.0	1.2
2004	0.0	4.6
2007	0.0	-1.4

# Median value of nonfinancial assets for families with holdings By housing status



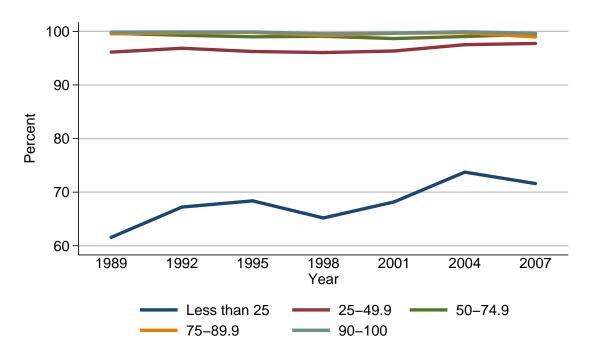
	Hous	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	156.4	8.0
1992	149.8	7.4
1995	156.5	10.0
1998	166.1	9.2
2001	183.6	10.3
2004	221.4	9.2
2007	253.5	10.1
Three-year change	e (percent)	
1992	-4.2	-7.5
1995	4.5	35.1
1998	6.1	-8.0
2001	10.5	12.0
2004	20.6	-10.7
2007	14.5	9.8

# Mean value of nonfinancial assets for families with holdings By housing status



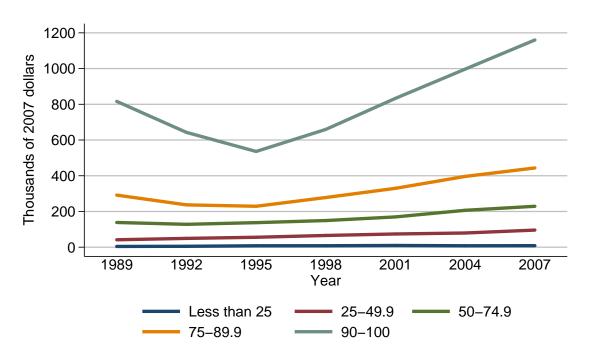
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	348.5	56.6
1992	317.3	48.5
1995	313.3	36.6
1998	362.2	37.5
2001	436.9	42.4
2004	522.2	49.9
2007	609.1	59.6
Three-year change	e (percent)	
1992	-9.0	-14.3
1995	-1.3	-24.5
1998	15.6	2.5
2001	20.6	13.1
2004	19.5	17.7
2007	16.6	19.4

### Percent of families with nonfinancial assets By percentile of net worth



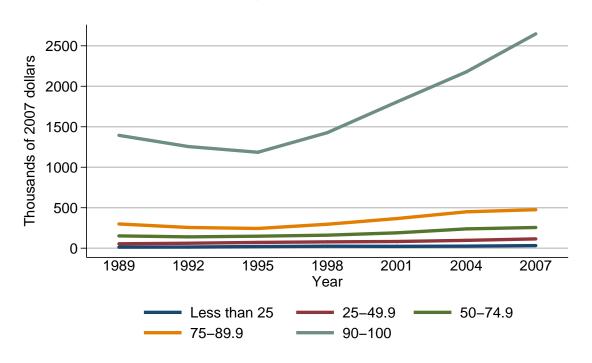
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	61.6	96.1	99.6	99.5	99.9		
1992	67.2	96.9	99.3	99.7	99.9		
1995	68.4	96.3	99.0	99.8	99.9		
1998	65.2	96.0	99.1	99.2	99.6		
2001	68.2	96.3	98.7	99.6	99.7		
2004	73.7	97.5	99.0	99.8	99.9		
2007	71.6	97.7	99.5	99.0	99.6		
Three-ye	ear change (percen	tage points)					
1992	5.6	8.0	-0.3	0.2	0.0		
1995	1.2	-0.6	-0.3	0.1	0.0		
1998	-3.2	-0.3	0.1	-0.6	-0.3		
2001	3.0	0.3	-0.4	0.4	0.1		
2004	5.5	1.2	0.3	0.2	0.2		
2007	-2.1	0.2	0.5	-0.8	-0.3		

### Median value of nonfinancial assets for families with holdings By percentile of net worth



					_		
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (th	ousands of 2007 d	ollars)					
1989	4.2	41.6	138.5	291.5	816.2		
1992	5.1	49.3	128.1	237.0	642.8		
1995	7.9	55.7	137.4	229.1	536.1		
1998	8.1	65.7	149.2	278.1	659.5		
2001	9.6	74.0	169.6	329.6	833.3		
2004	8.1	79.5	206.5	396.2	996.9		
2007	8.6	95.8	229.1	443.7	1160.0		
Three-ye	ear change (percen	t)					
1992	21.4	18.5	-7.5	-18.7	-21.2		
1995	54.9	13.0	7.3	-3.3	-16.6		
1998	2.5	18.0	8.6	21.4	23.0		
2001	18.5	12.6	13.7	18.5	26.4		
2004	-15.6	7.4	21.8	20.2	19.6		
2007	6.2	20.5	10.9	12.0	16.4		

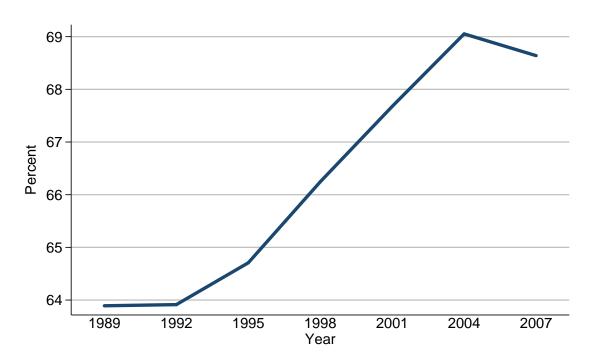
## Mean value of nonfinancial assets for families with holdings By percentile of net worth



### Mean value of nonfinancial assets for families with holdings

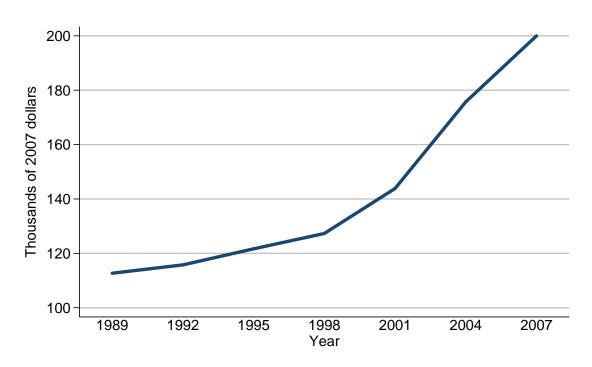
Less than 25	25-49.9	ercentile of net wor 50-74.9		
	25-49.9	50-74 9	75.00.0	
usands of 2007 de		00 74.0	75-89.9	90-100
	ollars)			
13.4	54.5	152.1	299.5	1394.0
14.7	61.4	140.0	255.9	1255.6
20.4	71.4	148.2	243.7	1185.0
24.4	78.3	160.9	295.8	1427.3
22.9	82.8	189.6	366.1	1806.3
25.3	97.0	238.5	449.6	2177.8
32.0	115.0	255.9	475.7	2647.6
ar change (percen	t)			
9.7	12.7	-8.0	-14.6	-9.9
38.8	16.3	5.9	-4.8	-5.6
19.6	9.7	8.6	21.4	20.4
-6.1	5.7	17.8	23.8	26.6
10.5	17.1	25.8	22.8	20.6
26.5	18.6	7.3	5.8	21.6
	14.7 20.4 24.4 22.9 25.3 32.0 ar change (percen 9.7 38.8 19.6 -6.1 10.5	14.7 61.4 20.4 71.4 24.4 78.3 22.9 82.8 25.3 97.0 32.0 115.0  ar change (percent) 9.7 12.7 38.8 16.3 19.6 9.7 -6.1 5.7 10.5 17.1	14.7       61.4       140.0         20.4       71.4       148.2         24.4       78.3       160.9         22.9       82.8       189.6         25.3       97.0       238.5         32.0       115.0       255.9         ar change (percent)       9.7       -8.0         38.8       16.3       5.9         19.6       9.7       8.6         -6.1       5.7       17.8         10.5       17.1       25.8	14.7       61.4       140.0       255.9         20.4       71.4       148.2       243.7         24.4       78.3       160.9       295.8         22.9       82.8       189.6       366.1         25.3       97.0       238.5       449.6         32.0       115.0       255.9       475.7         ar change (percent)         9.7       12.7       -8.0       -14.6         38.8       16.3       5.9       -4.8         19.6       9.7       8.6       21.4         -6.1       5.7       17.8       23.8         10.5       17.1       25.8       22.8

## Percent of families with primary residence For all families



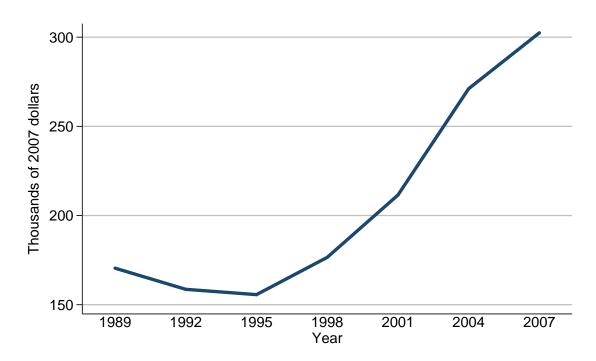
rescent of families with primary residence					
Year	All families				
Level (percent)					
1989	63.9				
1992	63.9				
1995	64.7				
1998	66.2				
2001	67.7				
2004	69.1				
2007	68.6				
Three-year change (percentage բ	points)				
1992	0.0				
1995	0.8				
1998	1.5				
2001	1.5				
2004	1.4				
2007	-0.5				

## Median value of primary residence for families with holdings For all families



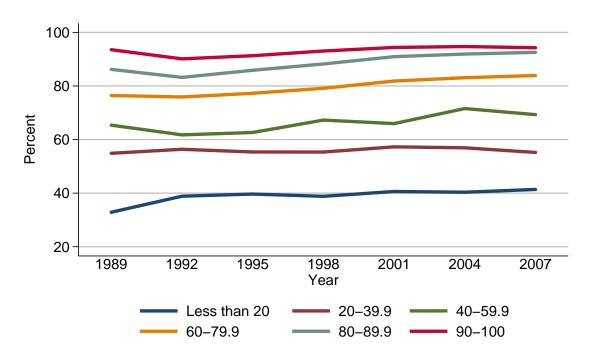
Median value of primary residence for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	112.7				
1992	115.8				
1995	121.7				
1998	127.3				
2001	143.9				
2004	175.7				
2007	200.0				
Three-year change (percent)					
1992	2.8				
1995	5.1				
1998	4.6				
2001	13.0				
2004	22.1				
2007	13.8				

## Mean value of primary residence for families with holdings For all families



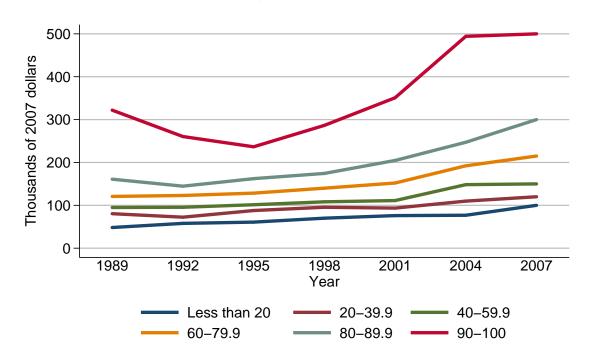
Mean value of primary residence for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	170.5				
1992	158.6				
1995	155.7				
1998	176.6				
2001	211.5				
2004	271.1				
2007	302.4				
Three-year change (percent)					
1992	-7.0				
1995	-1.8				
1998	13.4				
2001	19.8				
2004	28.2				
2007	11.5				

# Percent of families with primary residence By percentile of income



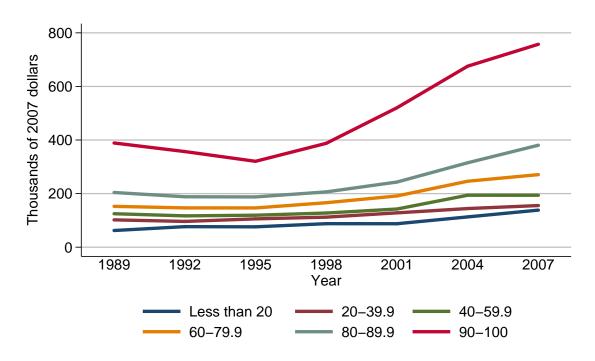
		1 0100111 01 10	minioc with p	innary resider			
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	32.9	54.9	65.4	76.4	86.2	93.5	
1992	38.9	56.4	61.8	75.9	83.2	90.1	
1995	39.7	55.4	62.6	77.3	85.9	91.3	
1998	38.8	55.3	67.3	79.1	88.2	93.1	
2001	40.6	57.3	66.0	81.8	90.9	94.4	
2004	40.3	56.9	71.6	83.1	91.9	94.7	
2007	41.4	55.2	69.3	83.9	92.6	94.3	
Three-ye	ear change (pe	rcentage points	s)				
1992	6.0	1.5	-3.6	-0.5	-3.0	-3.4	
1995	8.0	-1.0	0.8	1.4	2.7	1.2	
1998	-0.9	-0.1	4.7	1.8	2.3	1.8	
2001	1.8	2.0	-1.3	2.7	2.7	1.3	
2004	-0.3	-0.4	5.6	1.3	1.0	0.3	
2007	1.1	-1.7	-2.3	8.0	0.7	-0.4	

## Median value of primary residence for families with holdings By percentile of income



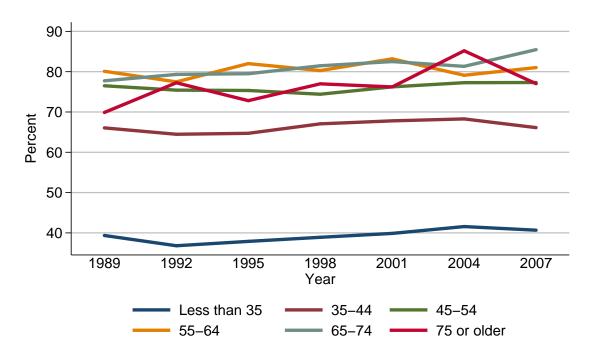
			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	48.3	80.5	95.0	120.7	161.0	322.0
1992	57.9	72.4	95.5	123.0	144.7	260.5
1995	60.8	87.9	101.4	128.4	162.2	236.6
1998	70.0	95.5	108.2	140.0	174.4	286.5
2001	76.0	93.6	111.1	152.0	204.7	350.9
2004	76.9	109.8	148.3	192.2	247.1	494.2
2007	100.0	120.0	150.0	215.0	300.0	500.0
Three-ye	ear change (pei	rcent)				
1992	19.9	-10.1	0.5	1.9	-10.1	-19.1
1995	5.0	21.4	6.2	4.4	12.1	-9.2
1998	15.1	8.6	6.7	9.0	7.5	21.1
2001	8.6	-2.0	2.7	8.6	17.4	22.5
2004	1.2	17.3	33.5	26.4	20.7	40.8
2007	30.0	9.3	1.1	11.9	21.4	1.2

## Mean value of primary residence for families with holdings By percentile of income



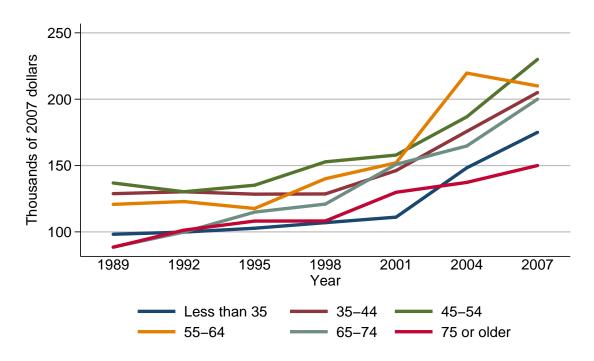
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	62.2	102.1	124.9	152.4	204.2	388.9	
1992	76.7	96.2	117.0	146.7	188.3	357.0	
1995	76.0	105.8	119.4	146.5	187.6	320.6	
1998	87.8	112.2	127.5	166.0	206.5	387.7	
2001	87.6	128.2	142.5	191.2	243.2	520.3	
2004	113.1	144.2	193.9	246.2	315.1	675.6	
2007	138.4	155.5	193.9	270.8	380.6	757.4	
Three-ye	ear change (per	rcent)					
1992	23.3	<sup>-5.8</sup>	-6.3	-3.7	-7.8	-8.2	
1995	-0.9	10.0	2.1	-0.1	-0.4	-10.2	
1998	15.5	6.0	6.8	13.3	10.1	20.9	
2001	-0.2	14.3	11.8	15.2	17.8	34.2	
2004	29.1	12.5	36.1	28.8	29.6	29.8	
2007	22.4	7.8	0.0	10.0	20.8	12.1	

## Percent of families with primary residence By age of head



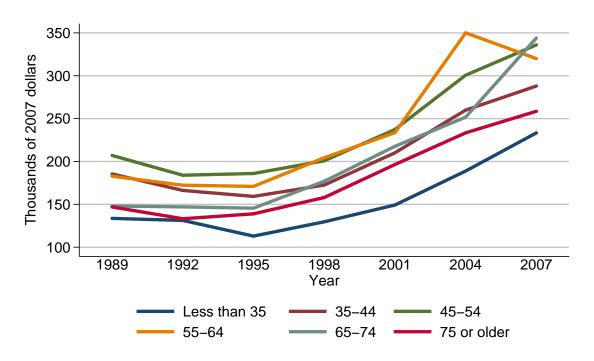
		1 CICCIII OI II	annines with pi	illiary resider	100	
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	39.4	66.1	76.5	80.1	77.7	69.9
1992	36.8	64.5	75.4	77.5	79.3	77.2
1995	37.9	64.7	75.3	82.0	79.5	72.8
1998	38.9	67.1	74.4	80.3	81.5	77.0
2001	39.9	67.8	76.2	83.2	82.5	76.2
2004	41.6	68.3	77.3	79.1	81.3	85.2
2007	40.7	66.1	77.3	81.0	85.5	77.0
Three-ye	ear change (per	centage point	s)			
1992	-2.6	-1.6	-1.1	-2.6	1.6	7.3
1995	1.1	0.2	-0.1	4.5	0.2	-4.4
1998	1.0	2.4	-0.9	-1.7	2.0	4.2
2001	1.0	0.7	1.8	2.9	1.0	-0.8
2004	1.7	0.5	1.1	-4.1	-1.2	9.0
2007	-0.9	-2.2	0.0	1.9	4.2	-8.2

## Median value of primary residence for families with holdings By age of head



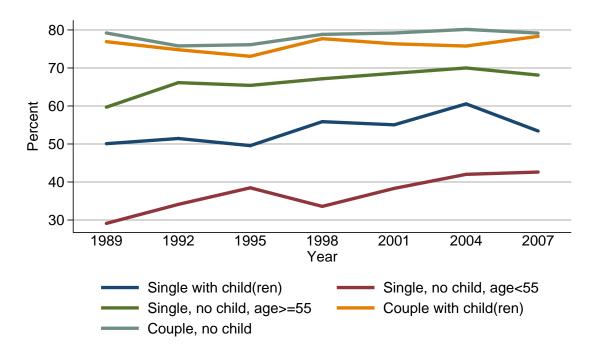
	Age of head						
V	1 4	05.44			CE 74	75	
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	98.2	128.8	136.8	120.7	88.5	88.5	
1992	99.8	130.2	130.2	122.9	99.8	101.3	
1995	102.7	128.4	135.2	117.6	114.9	108.2	
1998	106.9	128.6	152.8	140.0	121.0	108.2	
2001	111.1	146.2	157.9	152.0	150.9	129.8	
2004	148.3	175.7	186.7	219.7	164.7	137.3	
2007	175.0	205.0	230.0	210.0	200.0	150.0	
Three-ye	ear change (per	cent)					
1992	1.6	1.1	-4.8	1.8	12.8	14.5	
1995	2.9	-1.4	3.8	-4.3	15.1	6.8	
1998	4.1	0.2	13.0	19.0	5.3	0.0	
2001	3.9	13.7	3.3	8.6	24.7	20.0	
2004	33.5	20.2	18.2	44.5	9.1	5.8	
2007	18.0	16.7	23.2	-4.4	21.4	9.2	

## Mean value of primary residence for families with holdings By age of head



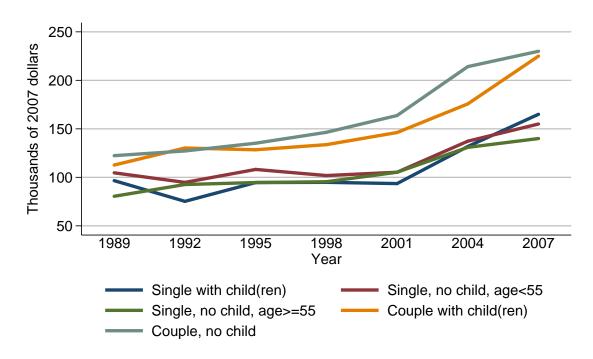
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	133.6	185.5	207.0	182.9	148.0	146.9	
1992	131.2	166.2	184.0	172.3	147.0	133.2	
1995	113.0	159.2	186.0	170.9	145.5	138.9	
1998	129.6	172.5	200.8	204.3	176.9	157.9	
2001	149.2	210.1	237.3	233.5	217.7	196.4	
2004	188.9	259.9	300.6	350.0	251.7	233.4	
2007	233.3	288.0	336.0	320.0	344.1	258.6	
Three-ye	ear change (per	cent)					
1992	-1.8	-10.4	-11.1	-5.8	-0.7	-9.3	
1995	-13.9	-4.2	1.1	-0.8	-1.0	4.3	
1998	14.7	8.4	8.0	19.5	21.6	13.7	
2001	15.1	21.8	18.2	14.3	23.1	24.4	
2004	26.6	23.7	26.7	49.9	15.6	18.8	
2007	23.5	10.8	11.8	-8.6	36.7	10.8	

## Percent of families with primary residence By family structure



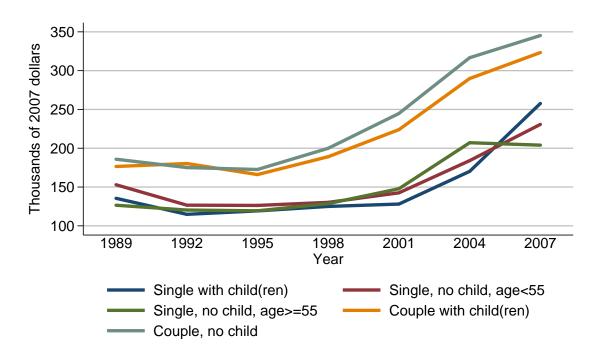
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	50.1	29.1	59.7	76.9	79.2
1992	51.4	34.1	66.1	74.8	75.8
1995	49.6	38.5	65.4	73.1	76.1
1998	55.9	33.6	67.2	77.7	78.8
2001	55.0	38.3	68.6	76.4	79.2
2004	60.6	42.0	70.0	75.8	80.1
2007	53.4	42.6	68.1	78.3	79.2
Three-ye	ar change (percei	ntage points)			
1992	1.3	5.0	6.4	-2.1	-3.4
1995	-1.8	4.4	-0.7	-1.7	0.3
1998	6.3	-4.9	1.8	4.6	2.7
2001	-0.9	4.7	1.4	-1.3	0.4
2004	5.6	3.7	1.4	-0.6	0.9
2007	-7.2	0.6	-1.9	2.5	-0.9

## Median value of primary residence for families with holdings By family structure



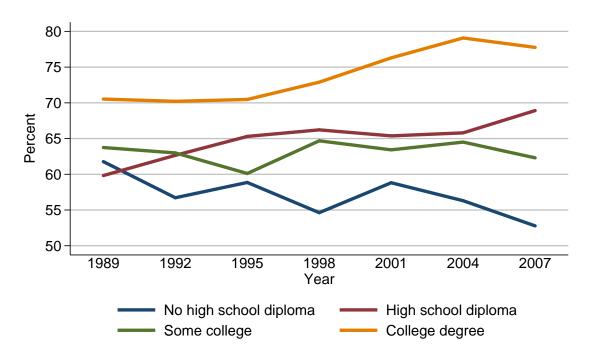
		· · ·	Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
	, ,	age<55	age≥55	, ,	
Level (the	ousands of 2007 o	dollars)			
1989	96.6	104.6	80.5	112.7	122.4
1992	75.2	94.8	92.6	130.2	127.2
1995	94.6	108.2	94.6	128.4	135.2
1998	94.9	101.9	95.5	133.7	146.4
2001	93.6	105.3	105.3	146.2	163.7
2004	131.8	137.3	130.9	175.7	214.2
2007	165.0	155.0	140.0	225.0	230.0
Three-ye	ar change (perce	nt)			
1992	-22.2	-9.4	15.0	15.5	3.9
1995	25.8	14.1	2.2	-1.4	6.3
1998	0.3	-5.8	1.0	4.1	8.3
2001	-1.4	3.3	10.3	9.3	11.8
2004	40.8	30.4	24.3	20.2	30.8
2007	25.2	12.9	7.0	28.1	7.4

## Mean value of primary residence for families with holdings By family structure



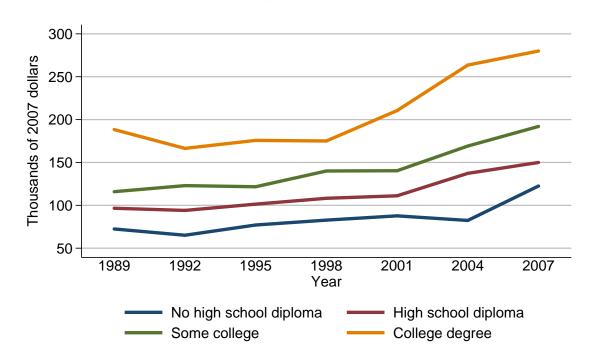
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	135.5	153.0	126.5	176.5	185.9
1992	114.8	126.6	120.4	180.3	175.1
1995	119.3	126.3	119.4	166.1	172.6
1998	125.0	130.2	128.7	189.1	199.9
2001	128.1	142.5	147.8	224.0	244.8
2004	170.2	184.0	207.1	289.8	316.7
2007	257.7	230.7	204.0	323.3	345.2
Three-ye	ar change (percei	nt)			
1992	-15.3	-17.3	-4.8	2.2	-5.8
1995	3.9	-0.2	-0.8	-7.9	-1.4
1998	4.8	3.1	7.8	13.8	15.8
2001	2.5	9.4	14.8	18.5	22.5
2004	32.9	29.1	40.1	29.4	29.4
2007	51.4	25.4	-1.5	11.6	9.0

# Percent of families with primary residence By education of head



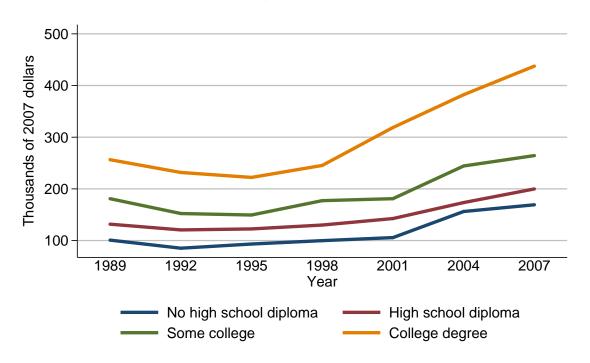
	1 01001	t or families with pr	iniary rootaonico			
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (pe	rcent)					
1989	61.8	59.8	63.7	70.5		
1992	56.7	62.7	63.0	70.2		
1995	58.9	65.3	60.1	70.5		
1998	54.6	66.2	64.7	72.9		
2001	58.8	65.4	63.4	76.3		
2004	56.3	65.8	64.5	79.1		
2007	52.8	68.9	62.3	77.8		
Three-yea	ar change (percentage	points)				
1992	-5.1	2.9	-0.7	-0.3		
1995	2.2	2.6	-2.9	0.3		
1998	-4.3	0.9	4.6	2.4		
2001	4.2	-0.8	-1.3	3.4		
2004	-2.5	0.4	1.1	2.8		
2007	-3.5	3.1	-2.2	-1.3		

## Median value of primary residence for families with holdings By education of head



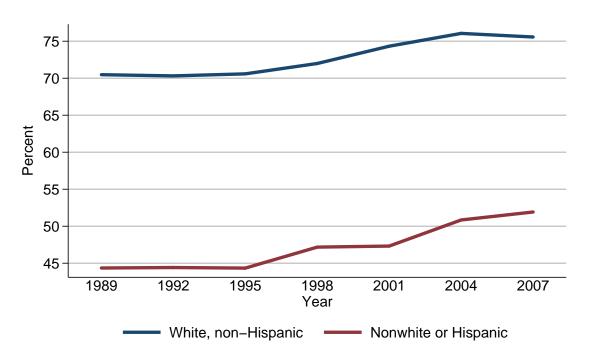
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (the	ousands of 2007 dollars)				
1989	72.4	96.6	115.9	188.4	
1992	65.1	94.1	123.0	166.4	
1995	77.1	101.4	121.7	175.7	
1998	82.8	108.2	140.0	175.1	
2001	87.7	111.1	140.4	210.5	
2004	82.4	137.3	169.1	263.6	
2007	122.5	150.0	192.0	280.0	
Three-yea	ar change (percent)				
1992	-10.1	-2.6	6.1	-11.7	
1995	18.4	7.8	-1.1	5.6	
1998	7.4	6.7	15.0	-0.3	
2001	5.9	2.7	0.3	20.2	
2004	-6.0	23.6	20.4	25.2	
2007	48.7	9.2	13.5	6.2	

## Mean value of primary residence for families with holdings By education of head



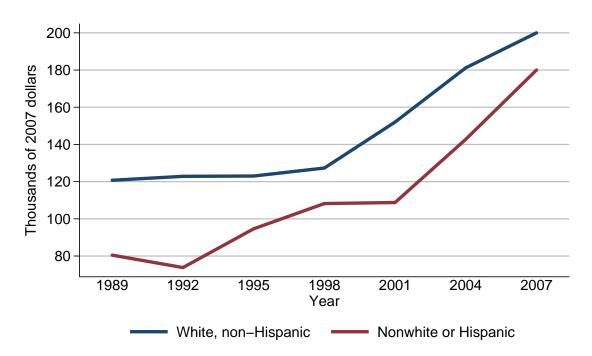
Education of head					
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars,	)			
1989	100.8	131.7	181.0	256.5	
1992	85.2	120.6	152.3	231.7	
1995	93.3	122.5	149.4	222.2	
1998	99.8	130.0	177.2	245.3	
2001	105.7	142.6	181.0	318.7	
2004	156.2	173.5	244.3	382.2	
2007	169.2	199.9	264.4	437.6	
Three-yea	ar change (percent)				
1992	-15.5	-8.4	-15.9	-9.7	
1995	9.5	1.6	-1.9	-4.1	
1998	7.0	6.1	18.6	10.4	
2001	5.9	9.7	2.1	29.9	
2004	47.8	21.7	35.0	19.9	
2007	8.3	15.2	8.2	14.5	

## Percent of families with primary residence By race or ethnicity of respondent



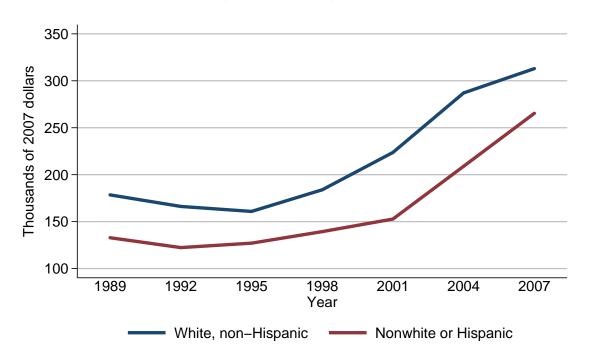
	1 Crocite of families with print	u. y 1001401100			
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	70.5	44.4			
1992	70.3	44.4			
1995	70.6	44.3			
1998	72.0	47.2			
2001	74.3	47.3			
2004	76.1	50.8			
2007	75.6	51.9			
Three-year char	nge (percentage points)				
1992	-0.2	0.0			
1995	0.3	-0.1			
1998	1.4	2.9			
2001	2.3	0.1			
2004	1.8	3.5			
2007	-0.5	1.1			

## Median value of primary residence for families with holdings By race or ethnicity of respondent



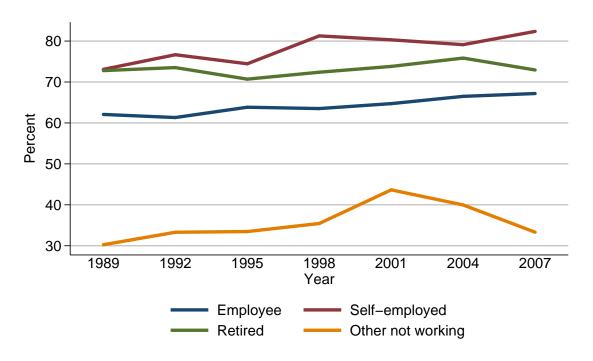
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ls of 2007 dollars)				
1989	120.7	80.5			
1992	122.9	73.8			
1995	123.0	94.6			
1998	127.3	108.2			
2001	152.0	108.8			
2004	181.2	142.8			
2007	200.0	180.0			
Three-year chai	nge (percent)				
1992	1.8	-8.3			
1995	0.1	28.2			
1998	3.5	14.4			
2001	19.4	0.6			
2004	19.2	31.2			
2007	10.4	26.1			

## Mean value of primary residence for families with holdings By race or ethnicity of respondent



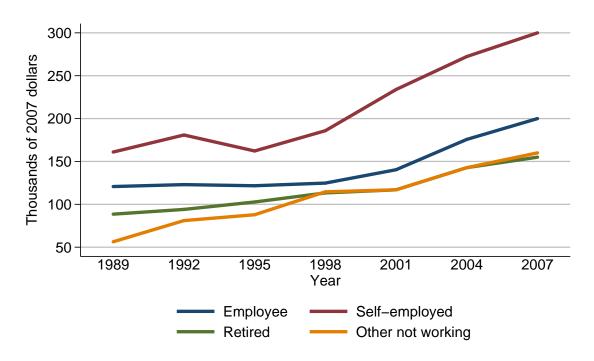
	ity of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	178.5	132.8
1992	166.2	122.3
1995	160.9	127.1
1998	183.9	139.3
2001	223.7	152.8
2004	287.1	209.0
2007	313.0	265.4
Three-year cha	nge (percent)	
1992	-6.9	-7.9
1995	-3.2	3.9
1998	14.3	9.6
2001	21.6	9.7
2004	28.3	36.8
2007	9.0	27.0

## Percent of families with primary residence By current work status of head



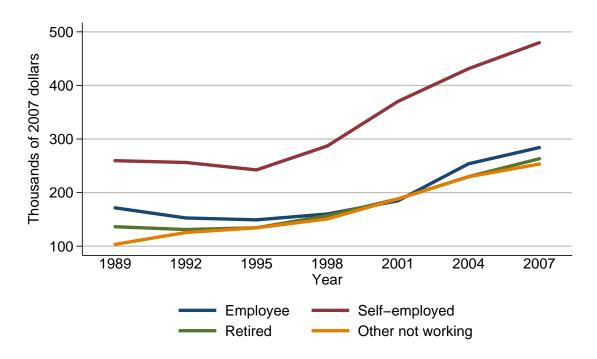
	1 6100	ent of families with print	ial y residence			
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not		
				working		
Level (perd	cent)					
1989	62.1	73.1	72.8	30.3		
1992	61.3	76.7	73.5	33.3		
1995	63.8	74.5	70.7	33.5		
1998	63.5	81.3	72.4	35.4		
2001	64.7	80.3	73.8	43.6		
2004	66.5	79.1	75.8	40.0		
2007	67.2	82.4	72.9	33.3		
Three-year	r change (percentag	ge points)				
1992	-0.8	3.6	0.7	3.0		
1995	2.5	-2.2	-2.8	0.2		
1998	-0.3	6.8	1.7	1.9		
2001	1.2	-1.0	1.4	8.2		
2004	1.8	-1.2	2.0	-3.6		
2007	0.7	3.3	-2.9	-6.7		

## Median value of primary residence for families with holdings By current work status of head



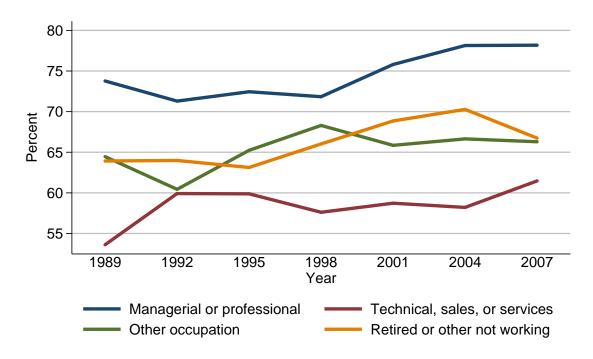
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	sands of 2007 doll	ars)				
1989	120.7	161.0	88.5	56.3		
1992	123.0	180.9	94.1	81.0		
1995	121.7	162.2	102.7	87.9		
1998	124.8	185.9	113.3	114.6		
2001	140.4	233.9	117.0	117.0		
2004	175.7	272.4	142.8	142.8		
2007	200.0	300.0	155.0	160.0		
Three-year	r change (percent)					
1992	1.9	12.4	6.3	43.9		
1995	-1.1	-10.3	9.1	8.5		
1998	2.5	14.6	10.3	30.4		
2001	12.5	25.8	3.3	2.1		
2004	25.1	16.5	22.1	22.1		
2007	13.8	10.1	8.5	12.0		

## Mean value of primary residence for families with holdings By current work status of head



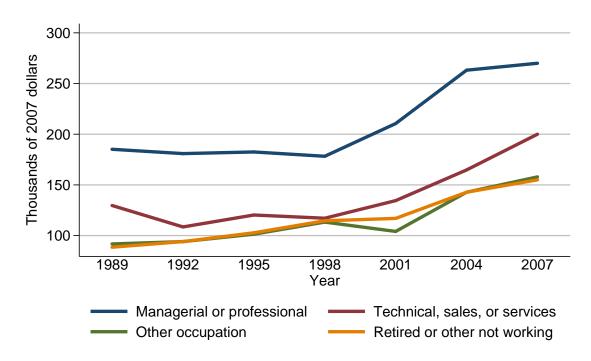
		<u> </u>		-
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (tho	usands of 2007 doll	lars)		
1989	171.6	259.6	136.3	103.5
1992	152.7	256.2	131.1	125.6
1995	149.2	242.4	134.4	134.3
1998	160.1	287.0	157.0	150.8
2001	184.8	370.2	188.3	188.3
2004	253.9	431.3	229.9	229.6
2007	284.1	479.8	263.3	253.3
Three-yea	ar change (percent)			
1992	-11.0	-1.3	-3.8	21.4
1995	-2.3	-5.4	2.5	6.9
1998	7.3	18.4	16.8	12.3
2001	15.4	29.0	19.9	24.9
2004	37.4	16.5	22.1	21.9
2007	11.9	11.2	14.5	10.3

## Percent of families with primary residence By current occupation of head



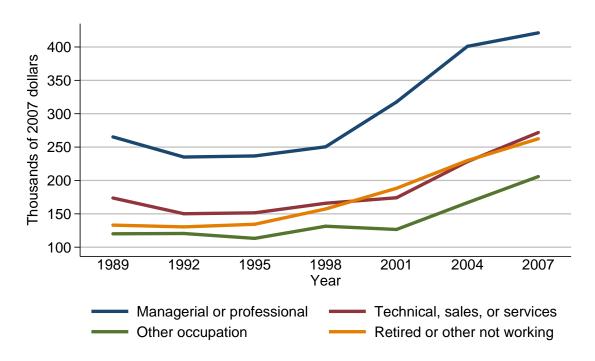
		int or idinines with prin	iai y rooiaonico	
Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	73.8	53.6	64.5	63.9
1992	71.3	59.9	60.4	64.0
1995	72.4	59.9	65.2	63.1
1998	71.8	57.6	68.3	66.0
2001	75.8	58.7	65.8	68.9
2004	78.1	58.2	66.6	70.3
2007	78.2	61.5	66.3	66.7
Three-yea	ar change (percentag	e points)		
1992	-2.5	6.3	-4.1	0.1
1995	1.1	0.0	4.8	-0.9
1998	-0.6	-2.3	3.1	2.9
2001	4.0	1.1	-2.5	2.9
2004	2.3	-0.5	0.8	1.4
2007	0.1	3.3	-0.3	-3.6

## Median value of primary residence for families with holdings By current occupation of head



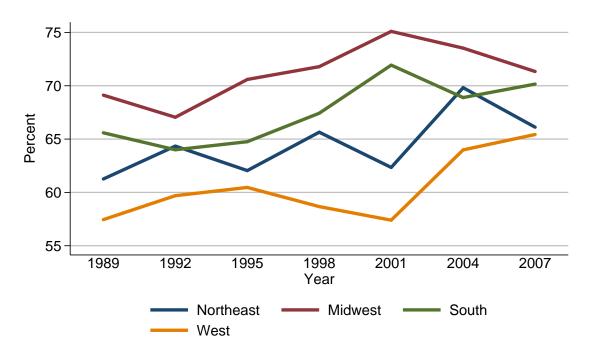
		<u> </u>		
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	185.1	129.7	91.8	88.5
1992	180.9	108.5	94.1	94.1
1995	182.5	120.3	101.4	102.7
1998	178.2	117.1	113.3	114.6
2001	210.5	134.5	104.1	117.0
2004	263.2	164.7	142.8	142.8
2007	270.0	200.0	157.9	155.0
Three-yea	ar change (percent)			
1992	-2.3	-16.3	2.5	6.3
1995	0.9	10.9	7.8	9.1
1998	-2.4	-2.7	11.7	11.6
2001	18.1	14.9	-8.1	2.1
2004	25.0	22.5	37.2	22.1
2007	2.6	21.4	10.6	8.5
2007  Three-year 1992 1995 1998 2001 2004	270.0  ar change (percent) -2.3 0.9 -2.4 18.1 25.0	200.0 -16.3 10.9 -2.7 14.9 22.5	157.9 2.5 7.8 11.7 -8.1 37.2	155.0 6.3 9.1 11.6 2.1 22.1

## Mean value of primary residence for families with holdings By current occupation of head



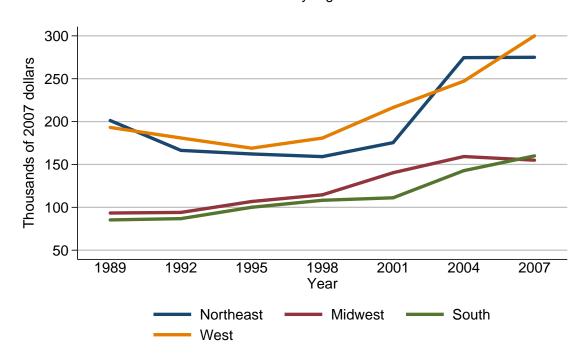
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	usands of 2007 dolla	ars)			
1989	265.3	173.8	120.1	133.1	
1992	235.1	150.1	120.6	130.4	
1995	236.7	151.5	113.2	134.4	
1998	250.5	165.9	131.4	157.3	
2001	317.6	174.1	126.6	188.3	
2004	401.0	228.2	166.7	229.8	
2007	421.2	271.8	205.8	262.5	
Three-yea	ar change (percent)				
1992	-11.4	-13.6	0.4	-2.0	
1995	0.7	0.9	-6.1	3.1	
1998	5.8	9.5	16.1	17.0	
2001	26.8	4.9	-3.7	19.7	
2004	26.3	31.1	31.7	22.0	
2007	5.0	19.1	23.5	14.2	

# Percent of families with primary residence By region

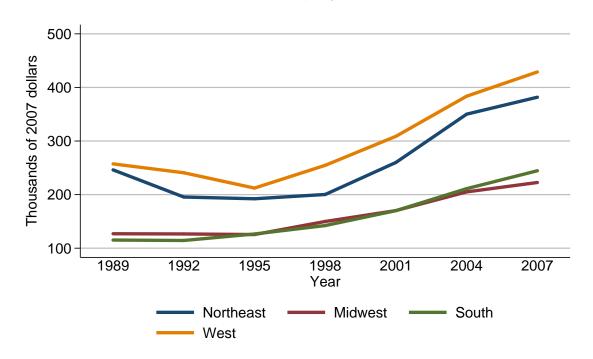


		•	ion	
		Reg		
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	61.3	69.1	65.6	57.4
1992	64.3	67.0	64.0	59.7
1995	62.0	70.6	64.8	60.5
1998	65.6	71.8	67.4	58.7
2001	62.3	75.1	71.9	57.4
2004	69.8	73.5	68.9	64.0
2007	66.1	71.3	70.2	65.4
Three-yea	r change (percentage	points)		
1992	3.0	-2.1	-1.6	2.3
1995	-2.3	3.6	0.8	0.8
1998	3.6	1.2	2.6	-1.8
2001	-3.3	3.3	4.5	-1.3
2004	7.5	-1.6	-3.0	6.6
2007	-3.7	-2.2	1.3	1.4

## Median value of primary residence for families with holdings By region



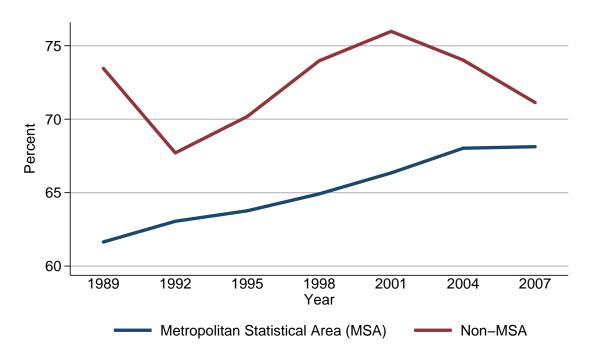
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	s)		
1989	201.2	93.4	85.3	193.2
1992	166.4	94.1	86.8	180.9
1995	162.2	106.8	100.0	169.0
1998	159.1	114.6	108.2	180.8
2001	175.4	140.4	111.1	216.4
2004	274.6	159.3	142.8	247.1
2007	275.0	155.0	160.0	300.0
Three-year	change (percent)			
1992	-17.3	0.7	1.8	-6.4
1995	-2.5	13.5	15.2	-6.6
1998	-1.9	7.3	8.2	7.0
2001	10.2	22.5	2.7	19.7
2004	56.6	13.5	28.5	14.2
2007	0.1	-2.7	12.0	21.4



Mean value of primary residence for families with holdings

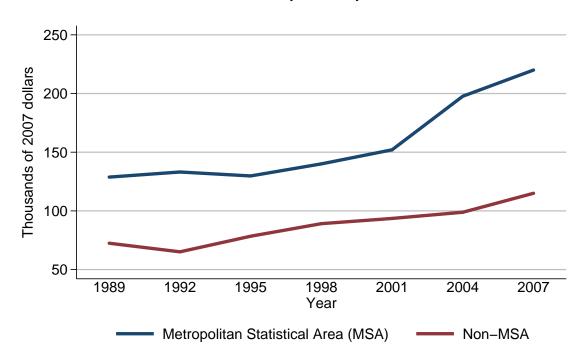
		Reg	ion	3-
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	246.2	127.0	115.2	257.4
1992	195.5	126.6	114.4	240.8
1995	192.2	125.5	126.5	212.2
1998	200.3	149.9	142.2	254.6
2001	260.0	170.2	170.1	308.8
2004	350.1	205.1	211.1	383.7
2007	381.7	222.6	244.5	428.9
Three-year	change (percent)			
1992	-20.6	-0.3	-0.7	-6.4
1995	-1.7	-0.9	10.6	-11.9
1998	4.2	19.4	12.4	20.0
2001	29.8	13.5	19.6	21.3
2004	34.7	20.5	24.1	24.3
2007	9.0	8.5	15.8	11.8

# Percent of families with primary residence By urbanicity



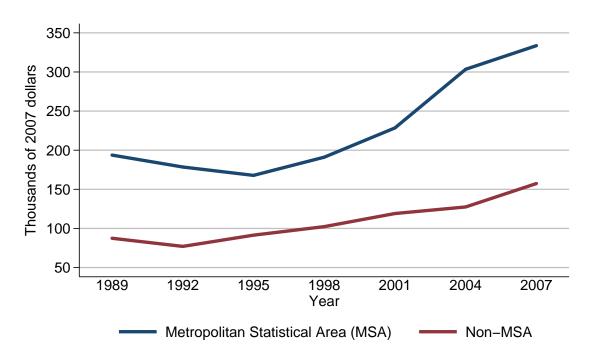
	Urbanici	
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percei	nt)	
1989	61.6	73.5
1992	63.1	67.7
1995	63.8	70.2
1998	64.9	74.0
2001	66.3	76.0
2004	68.0	74.0
2007	68.1	71.1
Three-year c	change (percentage points)	
1992	1.5	-5.8
1995	0.7	2.5
1998	1.1	3.8
2001	1.4	2.0
2004	1.7	-2.0
2007	0.1	-2.9

## Median value of primary residence for families with holdings By urbanicity



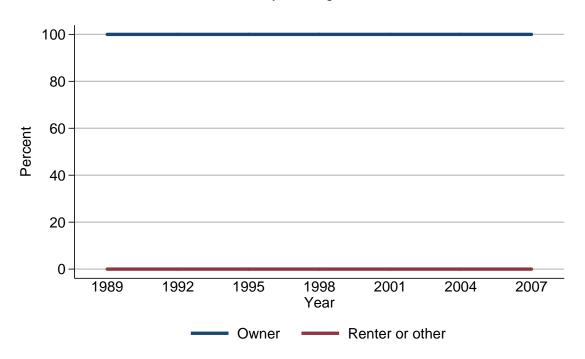
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	ands of 2007 dollars)		
1989	128.8	72.4	
1992	133.1	65.1	
1995	129.8	78.4	
1998	140.0	89.1	
2001	152.0	93.6	
2004	197.7	98.8	
2007	220.0	115.0	
Three-year c	change (percent)		
1992	3.3	-10.1	
1995	-2.5	20.4	
1998	7.9	13.6	
2001	8.6	5.1	
2004	30.1	5.6	
2007	11.3	16.4	

# Mean value of primary residence for families with holdings By urbanicity



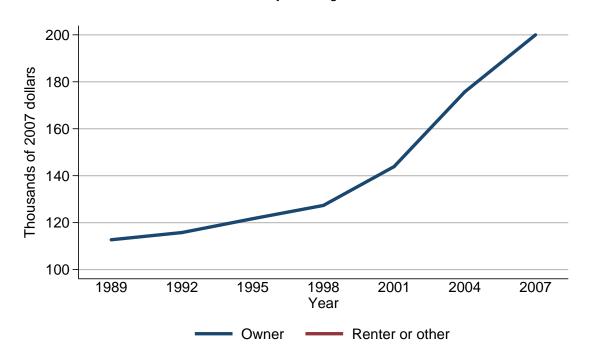
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousar	nds of 2007 dollars)				
1989	193.8	87.5			
1992	178.5	77.1			
1995	167.8	91.4			
1998	191.1	102.3			
2001	228.5	119.1			
2004	303.4	127.5			
2007	333.6	157.4			
Three-year ch	ange (percent)				
1992	-7.9	-11.9			
1995	-6.0	18.5			
1998	13.9	11.9			
2001	19.6	16.4			
2004	32.8	7.1			
2007	10.0	23.5			

# Percent of families with primary residence By housing status



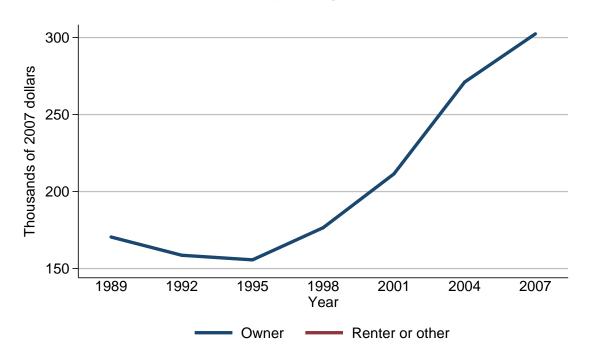
	Housing status			
Year	Owner	Renter or other		
Level (percent)				
1989	100.0	0.0		
1992	100.0	0.0		
1995	100.0	0.0		
1998	100.0	0.0		
2001	100.0	0.0		
2004	100.0	0.0		
2007	100.0	0.0		
Three-year chang	ge (percentage points)			
1992	0.0	0.0		
1995	0.0	0.0		
1998	0.0	0.0		
2001	0.0	0.0		
2004	0.0	0.0		
2007	0.0	0.0		

# Median value of primary residence for families with holdings By housing status



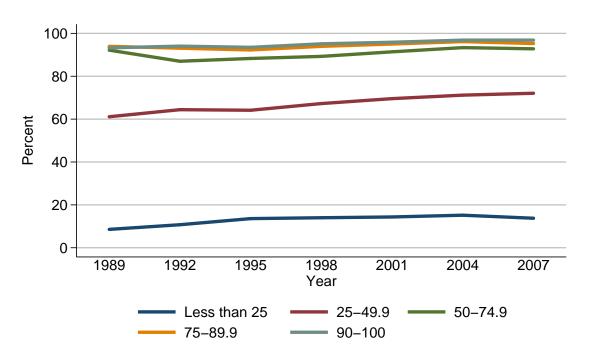
	Ног	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	112.7	
1992	115.8	
1995	121.7	
1998	127.3	
2001	143.9	
2004	175.7	
2007	200.0	
Three-year chang	ne (percent)	
1992	2.8	
1995	5.1	
1998	4.6	
2001	13.0	
2004	22.1	
2007	13.8	

# Mean value of primary residence for families with holdings By housing status



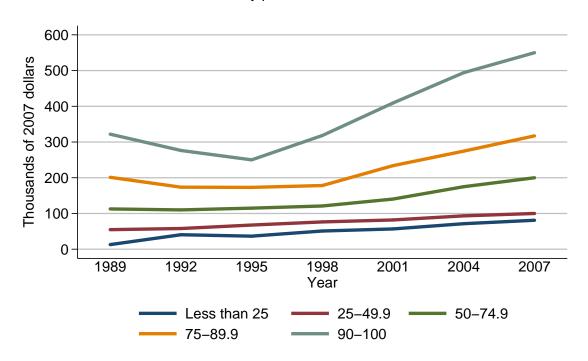
		Housing status			
Year	Owner	Renter or other			
Level (thousands of	of 2007 dollars)				
1989	170.5				
1992	158.6				
1995	155.7				
1998	176.6				
2001	211.5				
2004	271.1				
2007	302.4				
Three-year change	e (percent)				
1992	-7.0				
1995	-1.8				
1998	13.4				
2001	19.8				
2004	28.2				
2007	11.5				

# Percent of families with primary residence By percentile of net worth



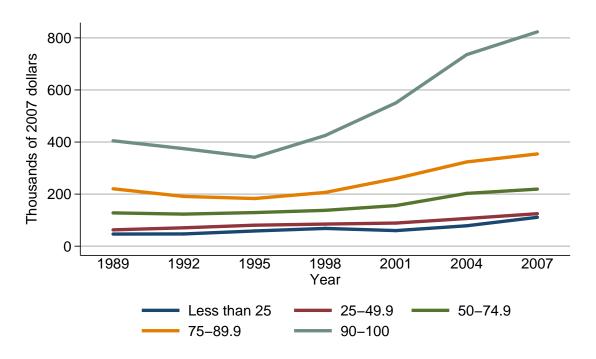
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	8.6	61.1	92.2	94.0	93.3
1992	10.7	64.4	87.0	93.1	94.1
1995	13.6	64.1	88.3	92.3	93.5
1998	14.0	67.3	89.3	94.0	95.1
2001	14.4	69.6	91.4	95.0	95.9
2004	15.2	71.2	93.4	96.2	96.9
2007	13.8	72.1	92.8	95.3	96.9
Three-ye	ear change (percen	tage points)			
1992	2.1	3.3	-5.2	-0.9	8.0
1995	2.9	-0.3	1.3	-0.8	-0.6
1998	0.4	3.2	1.0	1.7	1.6
2001	0.4	2.3	2.1	1.0	0.8
2004	0.8	1.6	2.0	1.2	1.0
2007	-1.4	0.9	-0.6	-0.9	0.0

## Median value of primary residence for families with holdings By percentile of net worth



Percentile of net worth				
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
12.9	54.7	112.7	201.2	322.0
40.5	57.9	110.0	173.6	276.4
36.5	67.6	114.9	173.0	250.1
50.9	76.4	121.0	178.2	318.3
56.7	81.9	140.4	233.9	409.4
71.4	93.4	175.0	274.6	494.2
81.0	100.0	200.0	317.2	550.0
ear change (percen	t)			
214.0	5.9	-2.4	-13.7	-14.2
-9.9	16.8	4.5	-0.3	-9.5
39.5	13.0	5.3	3.0	27.3
11.4	7.2	16.0	31.3	28.6
25.9	14.0	24.6	17.4	20.7
13.4	7.1	14.3	15.5	11.3
	ousands of 2007 d 12.9 40.5 36.5 50.9 56.7 71.4 81.0 ear change (percen 214.0 -9.9 39.5 11.4 25.9	Less than 25 25-49.9  ousands of 2007 dollars)  12.9 54.7  40.5 57.9  36.5 67.6  50.9 76.4  56.7 81.9  71.4 93.4  81.0 100.0  ear change (percent)  214.0 5.9  -9.9 16.8  39.5 13.0  11.4 7.2  25.9 14.0	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         12.9         54.7         112.7           40.5         57.9         110.0           36.5         67.6         114.9           50.9         76.4         121.0           56.7         81.9         140.4           71.4         93.4         175.0           81.0         100.0         200.0           Par change (percent)           214.0         5.9         -2.4           -9.9         16.8         4.5           39.5         13.0         5.3           11.4         7.2         16.0           25.9         14.0         24.6	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         12.9         54.7         112.7         201.2           40.5         57.9         110.0         173.6           36.5         67.6         114.9         173.0           50.9         76.4         121.0         178.2           56.7         81.9         140.4         233.9           71.4         93.4         175.0         274.6           81.0         100.0         200.0         317.2           Par change (percent)           214.0         5.9         -2.4         -13.7           -9.9         16.8         4.5         -0.3           39.5         13.0         5.3         3.0           11.4         7.2         16.0         31.3           25.9         14.0         24.6         17.4

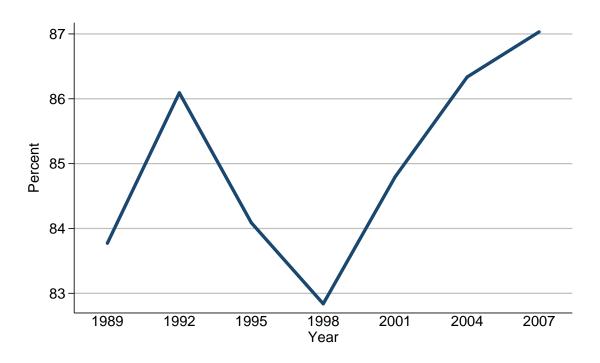
## Mean value of primary residence for families with holdings By percentile of net worth



### Mean value of primary residence for families with holdings

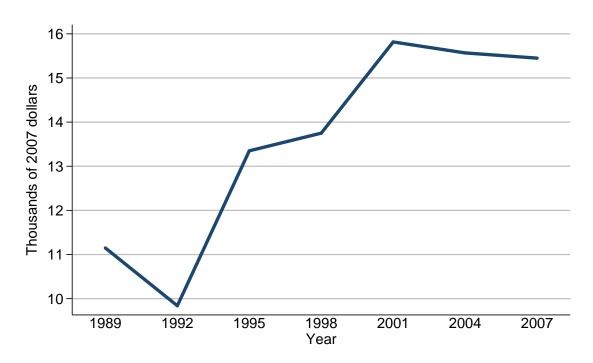
				· · · · · · · · · · · · · · · · · · ·	
		Р	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	46.6	62.8	127.9	220.6	404.9
1992	47.0	70.6	123.3	191.2	374.6
1995	58.5	80.6	129.1	183.1	341.6
1998	68.3	85.0	137.7	206.5	425.1
2001	60.0	88.9	156.1	260.0	550.3
2004	78.4	106.4	202.8	323.6	735.6
2007	111.0	124.8	219.2	354.4	823.1
Three-ye	ear change (percen	t)			
1992	0.9	12.4	-3.6	-13.3	-7.5
1995	24.5	14.2	4.7	-4.2	-8.8
1998	16.8	5.5	6.7	12.8	24.4
2001	-12.2	4.6	13.4	25.9	29.5
2004	30.7	19.7	29.9	24.5	33.7
2007	41.6	17.3	8.1	9.5	11.9

## Percent of families with owned vehicles For all families



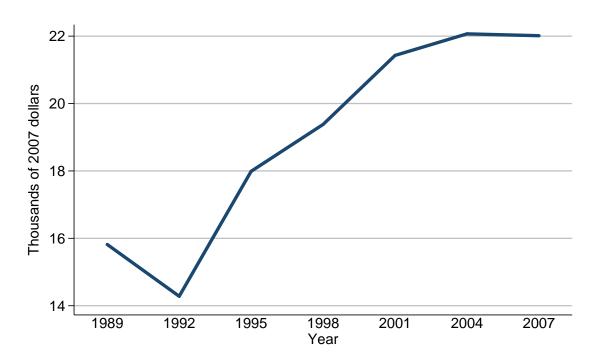
Percent of families with owned vehicles						
Year	All families					
Level (percent)						
1989	83.8					
1992	86.1					
1995	84.1					
1998	82.8					
2001	84.8					
2004	86.3					
2007	87.0					
Three-year change (percentage p	points)					
1992	2.3					
1995	-2.0					
1998	-1.3					
2001	2.0					
2004	1.5					
2007	0.7					

### Median value of owned vehicles for families with holdings For all families



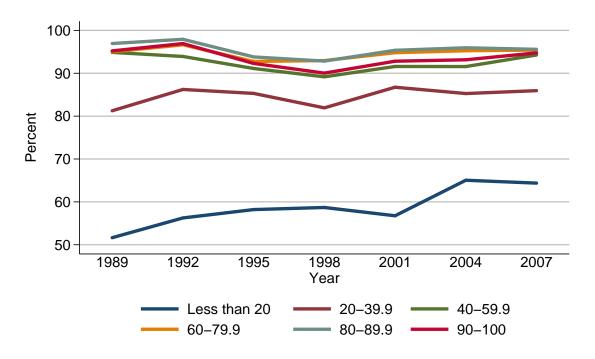
median value of owned venicles for families with nordings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	11.1						
1992	9.8						
1995	13.3						
1998	13.8						
2001	15.8						
2004	15.6						
2007	15.4						
Three-year change (percent)							
1992	-11.7						
1995	35.7						
1998	3.8						
2001	14.5						
2004	-1.3						
2007	-1.3						

# Mean value of owned vehicles for families with holdings For all families



mean value of owned verticles for farmines with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	15.8						
1992	14.3						
1995	18.0						
1998	19.4						
2001	21.4						
2004	22.1						
2007	22.0						
Three-year change (percent)							
1992	-9.5						
1995	25.9						
1998	7.8						
2001	10.3						
2004	3.3						
2007	-0.5						

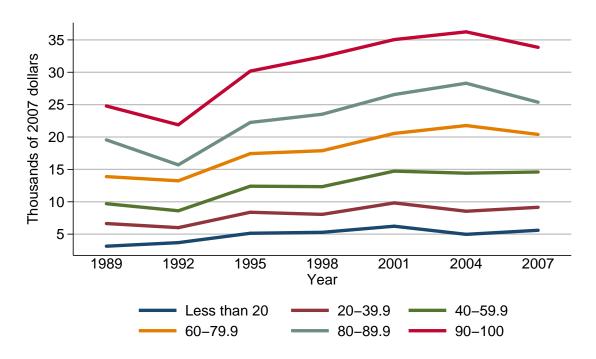
# Percent of families with owned vehicles By percentile of income



Percent	of	families	with	owned	vehicles

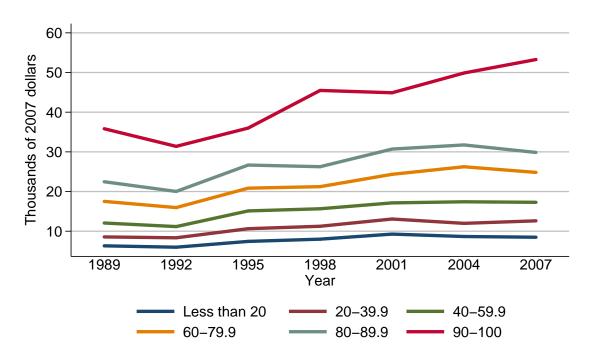
		Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (pe	ercent)								
1989	51.6	81.3	94.9	95.0	96.9	95.2			
1992	56.3	86.2	93.9	96.6	97.9	96.9			
1995	58.2	85.3	91.1	92.8	93.8	92.3			
1998	58.7	81.9	89.2	93.0	92.8	90.0			
2001	56.8	86.7	91.6	94.8	95.4	92.8			
2004	65.0	85.3	91.6	95.3	95.9	93.1			
2007	64.4	85.9	94.3	95.4	95.6	94.8			
Three-ye	ear change (pei	rcentage point	s)						
1992	4.7	4.9	-1.0	1.6	1.0	1.7			
1995	1.9	-0.9	-2.8	-3.8	-4.1	-4.6			
1998	0.5	-3.4	-1.9	0.2	-1.0	-2.3			
2001	-1.9	4.8	2.4	1.8	2.6	2.8			
2004	8.2	-1.4	0.0	0.5	0.5	0.3			
2007	-0.6	0.6	2.7	0.1	-0.3	1.7			

## Median value of owned vehicles for families with holdings By percentile of income



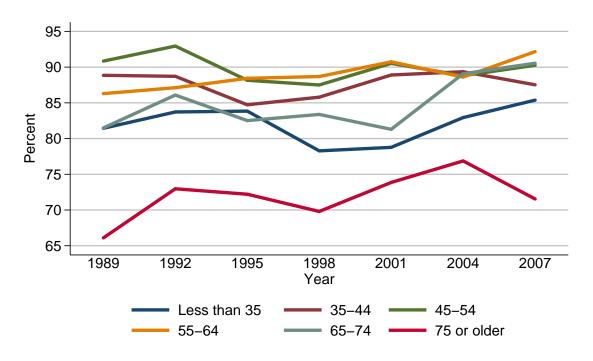
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	3.1	6.6	9.7	13.9	19.6	24.8		
1992	3.7	6.0	8.6	13.2	15.7	21.9		
1995	5.1	8.4	12.4	17.4	22.3	30.2		
1998	5.3	8.1	12.3	17.9	23.5	32.4		
2001	6.2	9.8	14.7	20.6	26.6	35.0		
2004	5.0	8.5	14.4	21.8	28.3	36.2		
2007	5.6	9.1	14.6	20.4	25.4	33.8		
Three-ye	ear change (pei	rcent)						
1992	19.4	-9.1	-11.3	-5.0	-19.9	-11.7		
1995	37.8	40.0	44.2	31.8	42.0	37.9		
1998	3.9	-3.6	-0.8	2.9	5.4	7.3		
2001	17.0	21.0	19.5	15.1	13.2	8.0		
2004	-19.4	-13.3	-2.0	5.8	6.4	3.4		
2007	12.0	7.1	1.4	-6.4	-10.2	-6.6		

## Mean value of owned vehicles for families with holdings By percentile of income



Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	6.3	8.6	12.1	17.5	22.5	35.8
1992	6.0	8.3	11.2	16.0	20.0	31.4
1995	7.4	10.6	15.1	20.9	26.7	36.0
1998	8.0	11.2	15.7	21.2	26.3	45.5
2001	9.3	13.1	17.1	24.3	30.7	44.9
2004	8.7	12.0	17.4	26.2	31.7	49.9
2007	8.5	12.6	17.3	24.8	29.9	53.3
Three-ye	ear change (pei	cent)				
1992	-4.8	-3.5	-7.4	-8.6	-11.1	-12.3
1995	23.3	27.7	34.8	30.6	33.5	14.6
1998	8.1	5.7	4.0	1.4	-1.5	26.4
2001	16.2	17.0	8.9	14.6	16.7	-1.3
2004	-6.5	-8.4	1.8	7.8	3.3	11.1
2007	-2.3	5.0	-0.6	-5.3	-5.7	6.8

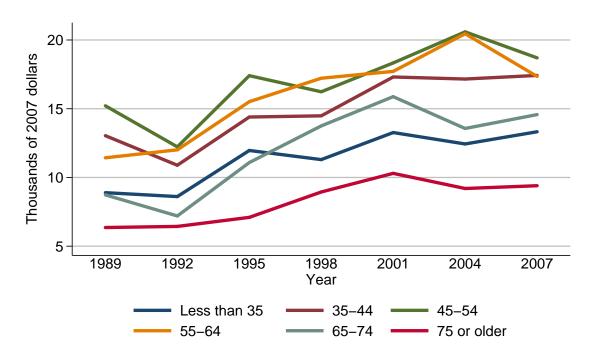
# Percent of families with owned vehicles By age of head



Percen	t ot	tamilies	with	owned	vehic	les

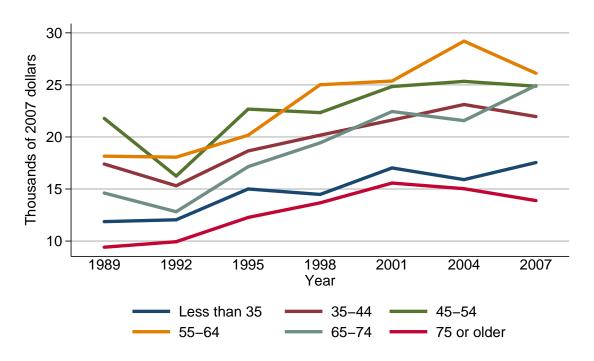
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	81.4	88.9	90.8	86.3	81.5	66.1		
1992	83.7	88.7	92.9	87.1	86.1	73.0		
1995	83.8	84.7	88.2	88.4	82.5	72.2		
1998	78.3	85.8	87.5	88.7	83.4	69.8		
2001	78.8	88.9	90.5	90.7	81.3	73.9		
2004	82.9	89.4	88.8	88.6	89.1	76.9		
2007	85.4	87.5	90.3	92.2	90.6	71.5		
Three-ye	ear change (per	centage point	s)					
1992	2.3	-0.2	2.1	0.8	4.6	6.9		
1995	0.1	-4.0	-4.7	1.3	-3.6	-0.8		
1998	-5.5	1.1	-0.7	0.3	0.9	-2.4		
2001	0.5	3.1	3.0	2.0	-2.1	4.1		
2004	4.1	0.5	-1.7	-2.1	7.8	3.0		
2007	2.5	-1.9	1.5	3.6	1.5	-5.4		

# Median value of owned vehicles for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	8.9	13.0	15.2	11.4	8.7	6.4			
1992	8.6	10.9	12.2	12.0	7.2	6.4			
1995	12.0	14.4	17.4	15.5	11.1	7.1			
1998	11.3	14.5	16.2	17.2	13.8	8.9			
2001	13.3	17.3	18.3	17.7	15.9	10.3			
2004	12.4	17.2	20.6	20.5	13.6	9.2			
2007	13.3	17.4	18.7	17.4	14.6	9.4			
Three-ye	ear change (per	cent)							
1992	-3.4	-16.2	-19.7	5.3	-17.2	0.0			
1995	39.5	32.1	42.6	29.2	54.2	10.9			
1998	-5.8	0.7	-6.9	11.0	24.3	25.4			
2001	17.7	19.3	13.0	2.9	15.2	15.7			
2004	-6.8	-0.6	12.6	15.8	-14.5	-10.7			
2007	7.3	1.2	-9.2	-15.1	7.4	2.2			

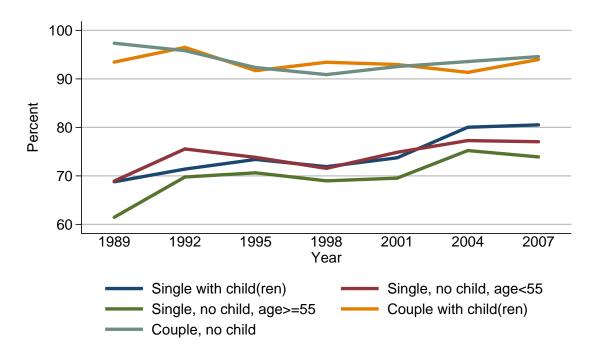
### Mean value of owned vehicles for families with holdings By age of head



Mean value of owned vehicles for families with holdings

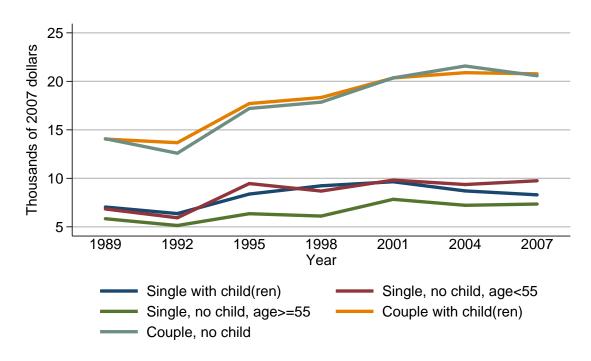
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	11.9	17.4	21.8	18.2	14.6	9.4	
1992	12.0	15.3	16.2	18.1	12.8	9.9	
1995	15.0	18.7	22.7	20.2	17.1	12.3	
1998	14.5	20.2	22.3	25.0	19.4	13.7	
2001	17.0	21.6	24.8	25.4	22.4	15.6	
2004	15.9	23.1	25.3	29.2	21.6	15.0	
2007	17.5	22.0	24.9	26.1	24.9	13.9	
Three-ye	ear change (per	cent)					
1992	0.8	-12.1	-25.7	-0.5	-12.3	5.3	
1995	25.0	22.2	40.1	11.6	33.6	24.2	
1998	-3.3	8.0	-1.8	23.8	13.5	11.4	
2001	17.2	6.9	11.2	1.6	15.5	13.9	
2004	-6.5	6.9	2.0	15.0	-3.6	-3.8	
2007	10.1	-4.8	-1.6	-10.6	15.3	-7.3	

# Percent of families with owned vehicles By family structure



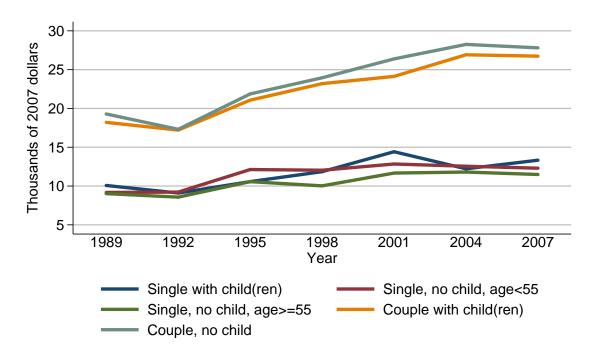
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	68.8	68.9	61.5	93.5	97.4
1992	71.4	75.5	69.8	96.5	95.8
1995	73.4	73.8	70.6	91.7	92.3
1998	71.9	71.6	69.0	93.4	90.9
2001	73.7	74.9	69.5	93.0	92.5
2004	80.0	77.3	75.2	91.3	93.6
2007	80.5	77.0	73.9	94.0	94.6
Three-ye	ar change (percei	ntage points)			
1992	2.6	6.6	8.3	3.0	-1.6
1995	2.0	-1.7	0.8	-4.8	-3.5
1998	-1.5	-2.2	-1.6	1.7	-1.4
2001	1.8	3.3	0.5	-0.4	1.6
2004	6.3	2.4	5.7	-1.7	1.1
2007	0.5	-0.3	-1.3	2.7	1.0

## Median value of owned vehicles for families with holdings By family structure



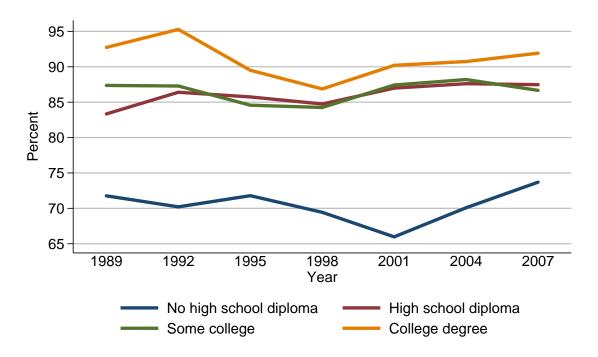
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	7.0	6.8	5.8	14.0	14.1
1992	6.4	5.9	5.1	13.7	12.6
1995	8.4	9.5	6.4	17.7	17.2
1998	9.2	8.7	6.1	18.3	17.9
2001	9.6	9.8	7.8	20.4	20.4
2004	8.7	9.4	7.2	20.9	21.6
2007	8.3	9.8	7.3	20.8	20.6
Three-ye	ar change (percei	nt)			
1992	-8.6	-13.2	-12.1	-2.1	-10.6
1995	31.2	61.0	25.5	29.2	36.5
1998	9.5	-8.4	-4.7	3.4	4.1
2001	4.3	12.6	27.9	11.5	14.0
2004	-9.4	-4.1	-7.7	2.5	5.9
2007	-4.6	3.2	1.4	-0.5	-4.6

## Mean value of owned vehicles for families with holdings By family structure



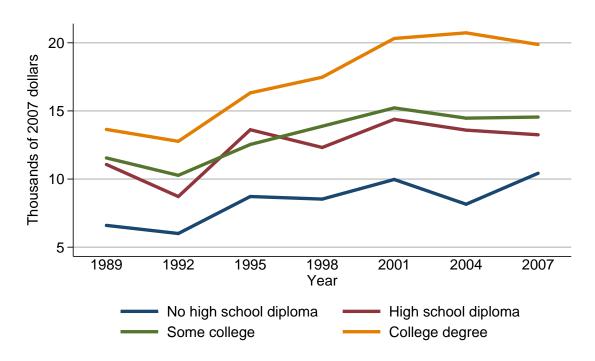
		Family structure		
Single with	Single, no	Single, no	Couple with	Couple, no
child(ren)	child,	child,	child(ren)	child
	age<55	age≥55		
usands of 2007 (	dollars)			
10.1	9.2	9.0	18.2	19.3
9.1	9.2	8.6	17.2	17.3
10.6	12.1	10.6	21.1	21.9
11.9	12.0	10.0	23.2	24.0
14.4	12.8	11.7	24.1	26.4
12.2	12.6	11.8	26.9	28.3
13.3	12.3	11.5	26.7	27.8
ar change (percei	nt)			
-9.9	0.0	-4.4	-5.5	-10.4
16.5	31.5	23.3	22.7	26.6
12.3	-0.8	-5.7	10.0	9.6
21.0	6.7	17.0	3.9	10.0
-15.3	-1.6	0.9	11.6	7.2
9.0	-2.4	-2.5	-0.7	-1.8
	child(ren)  usands of 2007 of 10.1 9.1 10.6 11.9 14.4 12.2 13.3 ar change (percent-9.9 16.5 12.3 21.0 -15.3	child(ren) child, age < 55  usands of 2007 dollars)  10.1 9.2 9.1 9.2 10.6 12.1 11.9 12.0 14.4 12.8 12.2 12.6 13.3 12.3  ar change (percent) -9.9 0.0 16.5 31.5 12.3 -0.8 21.0 6.7 -15.3 -1.6	Single with child(ren)         Single, no child, age<55         Single, no child, age≥55           usands of 2007 dollars)         10.1         9.2         9.0           9.1         9.2         8.6           10.6         12.1         10.6           11.9         12.0         10.0           14.4         12.8         11.7           12.2         12.6         11.8           13.3         12.3         11.5           ar change (percent)         -9.9         0.0         -4.4           16.5         31.5         23.3           12.3         -0.8         -5.7           21.0         6.7         17.0           -15.3         -1.6         0.9	Family structure           Single with child(ren)         Single, no child, child, child, age < 55         Single, no child, age ≥ 55         Couple with child(ren)           usands of 2007 dollars)         9.0         18.2           9.1         9.2         9.0         18.2           9.1         9.2         8.6         17.2           10.6         12.1         10.6         21.1           11.9         12.0         10.0         23.2           14.4         12.8         11.7         24.1           12.2         12.6         11.8         26.9           13.3         12.3         11.5         26.7           ar change (percent)         -9.9         0.0         -4.4         -5.5           16.5         31.5         23.3         22.7           12.3         -0.8         -5.7         10.0           21.0         6.7         17.0         3.9           -15.3         -1.6         0.9         11.6

# Percent of families with owned vehicles By education of head



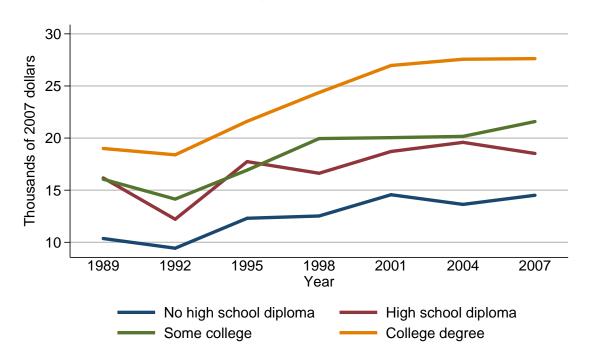
		Educatio	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	71.8	83.3	87.4	92.7
1992	70.2	86.4	87.3	95.3
1995	71.8	85.7	84.6	89.5
1998	69.4	84.7	84.3	86.9
2001	66.0	87.0	87.4	90.2
2004	70.1	87.6	88.2	90.7
2007	73.7	87.5	86.7	91.9
Three-yea	ar change (percentage	points)		
1992	-1.6	3.1	-0.1	2.6
1995	1.6	-0.7	-2.7	-5.8
1998	-2.4	-1.0	-0.3	-2.6
2001	-3.4	2.3	3.1	3.3
2004	4.1	0.6	0.8	0.5
2007	3.6	-0.1	-1.5	1.2

## Median value of owned vehicles for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	6.6	11.1	11.6	13.6
1992	6.0	8.7	10.3	12.8
1995	8.7	13.6	12.5	16.3
1998	8.5	12.3	13.9	17.5
2001	10.0	14.4	15.2	20.3
2004	8.2	13.6	14.5	20.7
2007	10.4	13.2	14.6	19.9
Three-yea	ar change (percent)			
1992	-9.1	-21.6	-11.2	-5.9
1995	45.0	56.3	21.4	27.3
1998	-2.3	-9.6	11.2	7.4
2001	17.6	17.1	9.4	16.0
2004	-18.0	-5.6	-4.6	2.0
2007	26.8	-2.9	0.7	-3.9

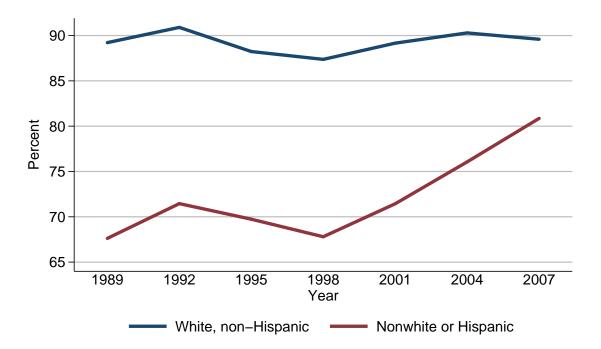
## Mean value of owned vehicles for families with holdings By education of head



		Educatio	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	;)		
1989	10.4	16.2	16.1	19.0
1992	9.4	12.2	14.1	18.4
1995	12.3	17.7	16.9	21.6
1998	12.5	16.6	20.0	24.4
2001	14.6	18.7	20.0	27.0
2004	13.6	19.6	20.2	27.6
2007	14.5	18.5	21.6	27.6
Three-yea	ar change (percent)			
1992	-9.6	-24.7	-12.4	-3.2
1995	30.9	45.1	19.9	17.4
1998	1.6	-6.2	18.3	13.0
2001	16.8	12.7	0.0	10.7
2004	-6.8	4.8	1.0	2.2
2007	6.6	-5.6	6.9	0.0

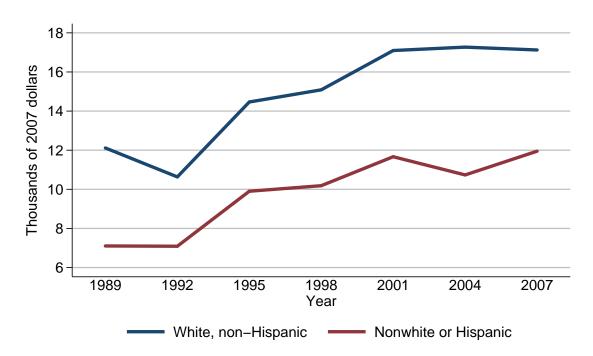
### Percent of families with owned vehicles

By race or ethnicity of respondent



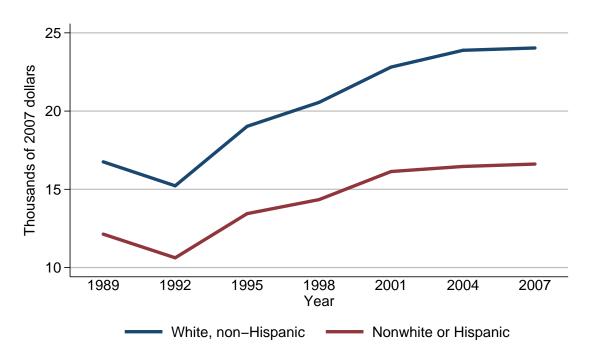
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	89.2	67.6			
1992	90.9	71.5			
1995	88.2	69.7			
1998	87.4	67.8			
2001	89.2	71.4			
2004	90.3	76.1			
2007	89.6	80.9			
Three-year cha	ange (percentage points)				
1992	1.7	3.9			
1995	-2.7	-1.8			
1998	-0.8	-1.9			
2001	1.8	3.6			
2004	1.1	4.7			
2007	-0.7	4.8			

## Median value of owned vehicles for families with holdings By race or ethnicity of respondent



	Race or ethnici	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	12.1	7.1
1992	10.6	7.1
1995	14.5	9.9
1998	15.1	10.2
2001	17.1	11.7
2004	17.3	10.7
2007	17.1	11.9
Three-year cha	nge (percent)	
1992	-12.4	0.0
1995	36.8	39.4
1998	4.1	3.0
2001	13.2	14.7
2004	1.2	-8.5
2007	-1.2	11.2

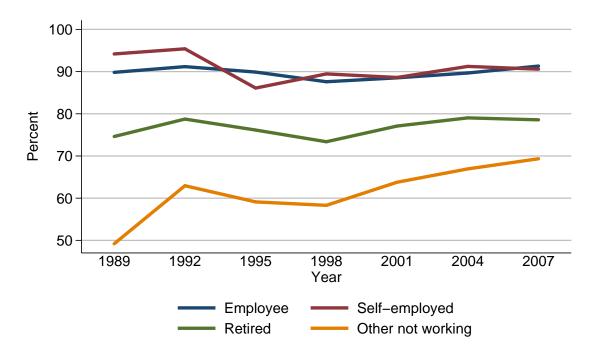
## Mean value of owned vehicles for families with holdings By race or ethnicity of respondent



	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousand	ds of 2007 dollars)			
1989	16.8	12.1		
1992	15.2	10.6		
1995	19.0	13.4		
1998	20.6	14.3		
2001	22.8	16.1		
2004	23.9	16.5		
2007	24.0	16.6		
Three-year cha	nge (percent)			
1992	-9.5	-12.4		
1995	25.0	26.4		
1998	8.4	6.7		
2001	10.7	12.6		
2004	4.8	2.5		
2007	0.4	0.6		

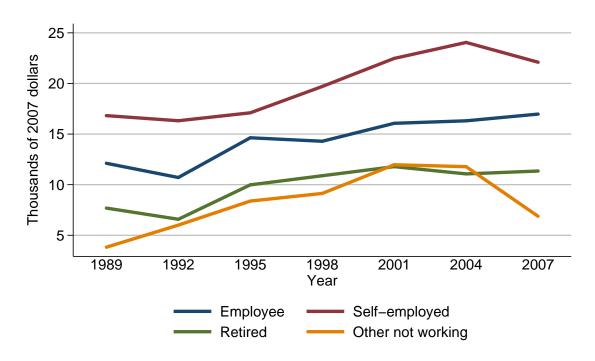
### Percent of families with owned vehicles

By current work status of head



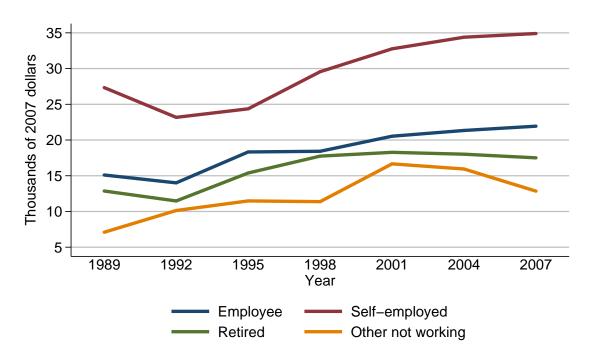
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perd	cent)			
1989	89.8	94.2	74.6	49.2
1992	91.2	95.4	78.7	62.9
1995	89.9	86.1	76.1	59.1
1998	87.6	89.5	73.4	58.3
2001	88.5	88.6	77.1	63.8
2004	89.7	91.2	79.0	66.9
2007	91.3	90.6	78.6	69.3
Three-year	r change (percentag	ge points)		
1992	1.4	1.2	4.1	13.7
1995	-1.3	-9.3	-2.6	-3.8
1998	-2.3	3.4	-2.7	-0.8
2001	0.9	-0.9	3.7	5.5
2004	1.2	2.6	1.9	3.1
2007	1.6	-0.6	-0.4	2.4

## Median value of owned vehicles for families with holdings By current work status of head



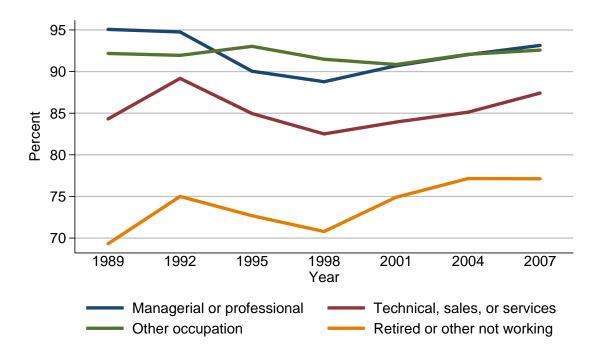
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 dolla	ars)		
1989	12.1	16.8	7.7	3.8
1992	10.7	16.3	6.6	6.0
1995	14.6	17.1	10.0	8.4
1998	14.3	19.7	10.9	9.1
2001	16.1	22.5	11.8	12.0
2004	16.3	24.1	11.1	11.8
2007	17.0	22.1	11.4	6.9
Three-year	r change (percent)			
1992	-11.6	-3.0	-14.3	57.9
1995	36.4	4.9	51.5	40.0
1998	-2.1	15.2	9.0	8.3
2001	12.6	14.2	8.3	31.9
2004	1.2	7.1	-5.9	-1.7
2007	4.3	-8.3	2.7	-41.5

## Mean value of owned vehicles for families with holdings By current work status of head



	ivicali value	of owned vehicles for it	annines with notain	.ys
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 dolla	ars)		
1989	15.1	27.3	12.9	7.1
1992	14.0	23.2	11.5	10.1
1995	18.3	24.4	15.4	11.5
1998	18.4	29.6	17.7	11.4
2001	20.5	32.8	18.3	16.7
2004	21.3	34.4	18.0	15.9
2007	21.9	34.9	17.5	12.8
Three-year	r change (percent)			
1992	-7.3	-15.0	-10.9	42.3
1995	30.7	5.2	33.9	13.9
1998	0.5	21.3	14.9	-0.9
2001	11.4	10.8	3.4	46.5
2004	3.9	4.9	-1.6	-4.8
2007	2.8	1.5	-2.8	-19.5

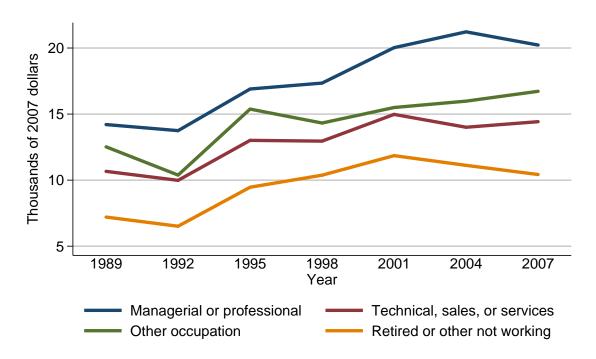
# Percent of families with owned vehicles By current occupation of head



Percen	t of	families	with	owned	vehicles

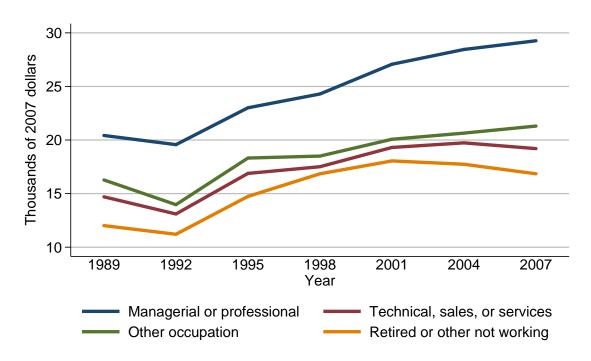
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	95.1	84.3	92.2	69.3
1992	94.8	89.2	92.0	75.0
1995	90.0	85.0	93.0	72.7
1998	88.8	82.5	91.5	70.8
2001	90.7	83.9	90.8	74.9
2004	92.0	85.1	92.1	77.2
2007	93.1	87.4	92.6	77.1
Three-yea	ar change (percentag	e points)		
1992	-0.3	4.9	-0.2	5.7
1995	-4.8	-4.2	1.0	-2.3
1998	-1.2	-2.5	-1.5	-1.9
2001	1.9	1.4	-0.7	4.1
2004	1.3	1.2	1.3	2.3
2007	1.1	2.3	0.5	-0.1

## Median value of owned vehicles for families with holdings By current occupation of head



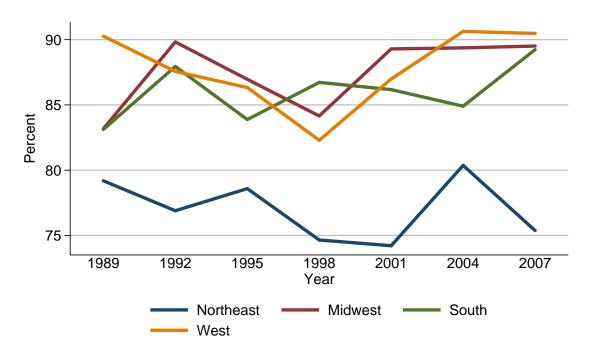
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	nrs)			
1989	14.2	10.7	12.5	7.2	
1992	13.7	10.0	10.4	6.5	
1995	16.9	13.0	15.4	9.5	
1998	17.3	13.0	14.3	10.4	
2001	20.0	15.0	15.5	11.9	
2004	21.2	14.0	16.0	11.1	
2007	20.2	14.4	16.7	10.4	
Three-yea	ar change (percent)				
1992	-3.5	-6.5	-16.8	-9.7	
1995	23.4	30.0	48.1	46.2	
1998	2.4	0.0	-7.1	9.5	
2001	15.6	15.4	8.4	14.4	
2004	6.0	-6.7	3.2	-6.7	
2007	-4.7	2.9	4.4	-6.3	

## Mean value of owned vehicles for families with holdings By current occupation of head



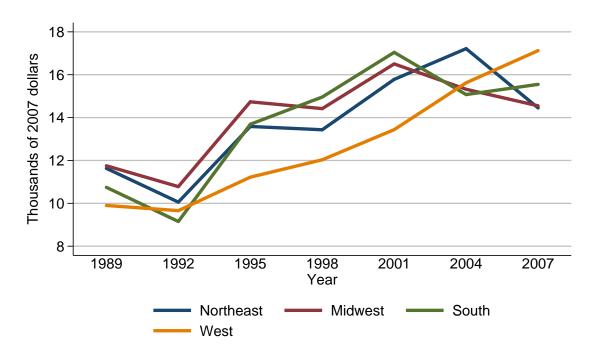
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	usands of 2007 dolla	nrs)			
1989	20.4	14.7	16.3	12.0	
1992	19.6	13.1	14.0	11.2	
1995	23.0	16.9	18.3	14.7	
1998	24.3	17.5	18.5	16.8	
2001	27.1	19.3	20.1	18.1	
2004	28.4	19.7	20.6	17.7	
2007	29.3	19.2	21.3	16.9	
Three-yea	ar change (percent)				
1992	-3.9	-10.9	-14.1	-6.7	
1995	17.3	29.0	30.7	31.2	
1998	5.7	3.6	1.1	14.3	
2001	11.5	10.3	8.6	7.7	
2004	4.8	2.1	2.5	-2.2	
2007	3.2	-2.5	3.4	-4.5	

# Percent of families with owned vehicles By region



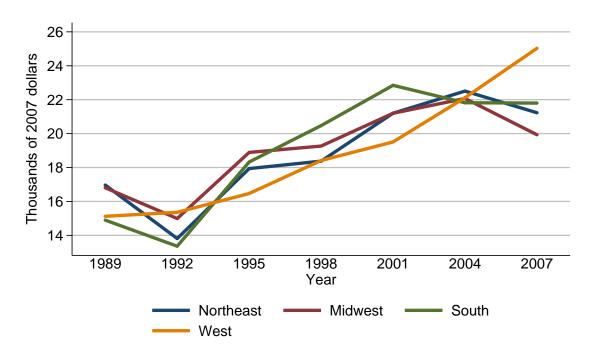
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	79.2	83.2	83.1	90.3
1992	76.9	89.8	87.9	87.6
1995	78.6	87.0	83.9	86.3
1998	74.7	84.2	86.7	82.3
2001	74.2	89.3	86.2	87.0
2004	80.4	89.4	84.9	90.6
2007	75.4	89.5	89.2	90.5
Three-yea	r change (percentage	points)		
1992	-2.3	6.6	4.8	-2.7
1995	1.7	-2.8	-4.0	-1.3
1998	-3.9	-2.8	2.8	-4.0
2001	-0.5	5.1	-0.5	4.7
2004	6.2	0.1	-1.3	3.6
2007	-5.0	0.1	4.3	-0.1

# Median value of owned vehicles for families with holdings By region



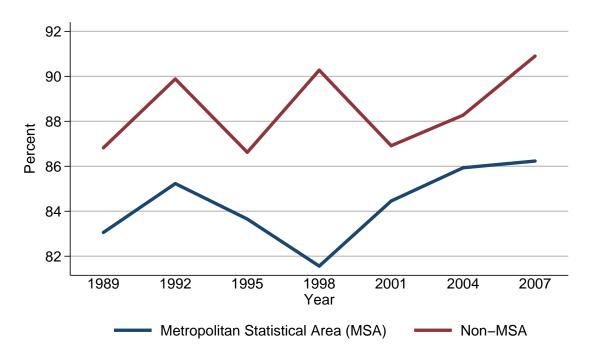
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollars	s)		
1989	11.6	11.8	10.7	9.9
1992	10.1	10.8	9.2	9.7
1995	13.6	14.7	13.7	11.2
1998	13.4	14.4	15.0	12.0
2001	15.8	16.5	17.0	13.4
2004	17.2	15.3	15.1	15.6
2007	14.4	14.6	15.6	17.1
Three-year	r change (percent)			
1992	-12.9	-8.5	-14.0	-2.0
1995	34.7	36.1	48.9	15.5
1998	-1.5	-2.0	9.5	7.1
2001	17.9	14.6	13.3	11.7
2004	8.9	-7.3	-11.2	16.4
2007	-16.3	-4.6	3.3	9.6

## Mean value of owned vehicles for families with holdings By region



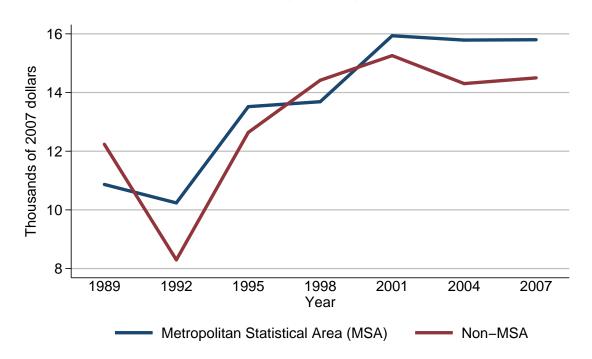
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	17.0	16.8	14.9	15.1
1992	13.8	15.0	13.4	15.4
1995	17.9	18.9	18.3	16.5
1998	18.4	19.3	20.5	18.4
2001	21.2	21.2	22.8	19.5
2004	22.5	22.1	21.8	22.1
2007	21.2	19.9	21.8	25.0
Three-year	change (percent)			
1992	-18.8	-10.7	-10.1	2.0
1995	29.7	26.0	36.6	7.1
1998	2.8	2.1	12.0	11.5
2001	15.2	9.8	11.2	6.0
2004	6.1	4.2	-4.4	13.3
2007	-5.8	-10.0	0.0	13.1

# Percent of families with owned vehicles By urbanicity



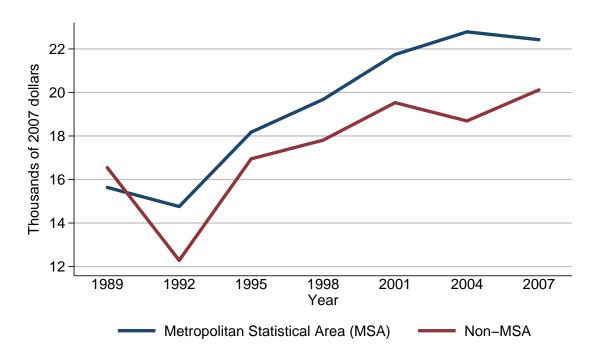
	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	ot)	
1989	83.1	86.8
1992	85.2	89.9
1995	83.7	86.6
1998	81.6	90.3
2001	84.5	86.9
2004	85.9	88.3
2007	86.2	90.9
Three-year cl	hange (percentage points)	
1992	2.1	3.1
1995	-1.5	-3.3
1998	-2.1	3.7
2001	2.9	-3.4
2004	1.4	1.4
2007	0.3	2.6

# Median value of owned vehicles for families with holdings By urbanicity



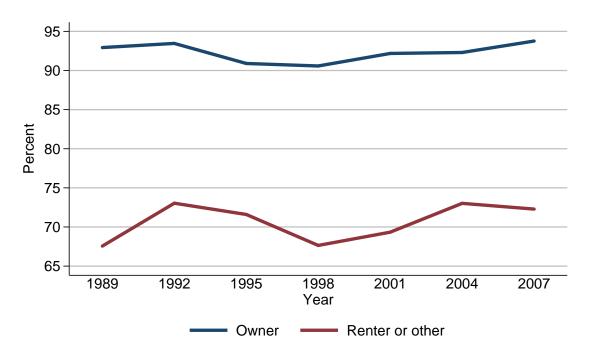
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thous	ands of 2007 dollars)		
1989	10.9	12.2	
1992	10.2	8.3	
1995	13.5	12.6	
1998	13.7	14.4	
2001	15.9	15.3	
2004	15.8	14.3	
2007	15.8	14.5	
Three-year o	change (percent)		
1992	-6.4	-32.0	
1995	32.4	51.8	
1998	1.5	14.3	
2001	16.1	6.2	
2004	-0.6	-6.5	
2007	0.0	1.4	

### Mean value of owned vehicles for families with holdings By urbanicity



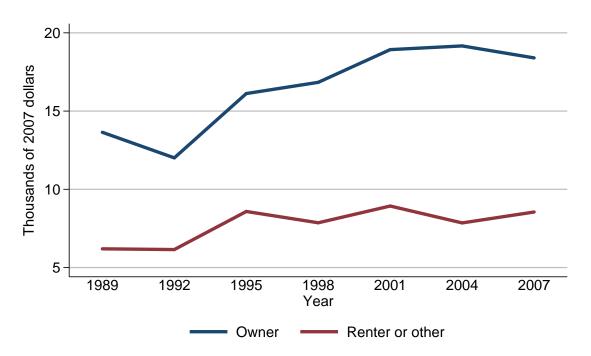
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	15.6	16.6
1992	14.8	12.3
1995	18.2	16.9
1998	19.7	17.8
2001	21.7	19.5
2004	22.8	18.7
2007	22.4	20.1
Three-year c	hange (percent)	
1992	-5.1	-25.9
1995	23.0	37.4
1998	8.2	5.3
2001	10.2	9.6
2004	5.1	-4.1
2007	-1.8	7.5

# Percent of families with owned vehicles By housing status



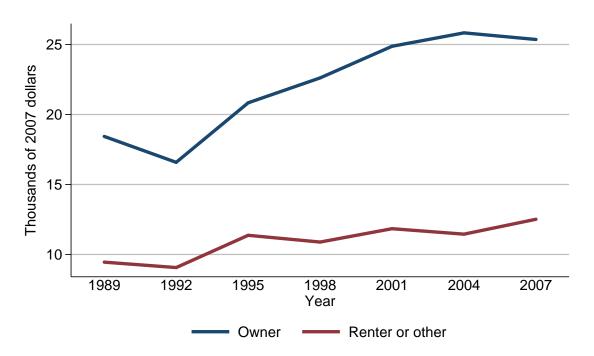
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	92.9	67.6
1992	93.5	73.0
1995	90.9	71.6
1998	90.6	67.6
2001	92.2	69.3
2004	92.3	73.0
2007	93.8	72.3
Three-year chang	ge (percentage points)	
1992	0.6	5.4
1995	-2.6	-1.4
1998	-0.3	-4.0
2001	1.6	1.7
2004	0.1	3.7
2007	1.5	-0.7

# Median value of owned vehicles for families with holdings By housing status



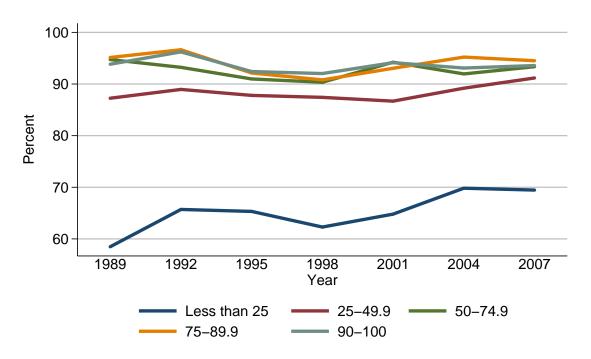
	Hous	sing status
Year	Owner	Renter or other
Level (thousands o	of 2007 dollars)	
1989	13.6	6.2
1992	12.0	6.2
1995	16.1	8.6
1998	16.8	7.9
2001	18.9	8.9
2004	19.2	7.9
2007	18.4	8.6
Three-year change	e (percent)	
1992	-11.8	0.0
1995	34.2	38.7
1998	4.3	-8.1
2001	12.5	12.7
2004	1.6	-11.2
2007	-4.2	8.9

# Mean value of owned vehicles for families with holdings By housing status



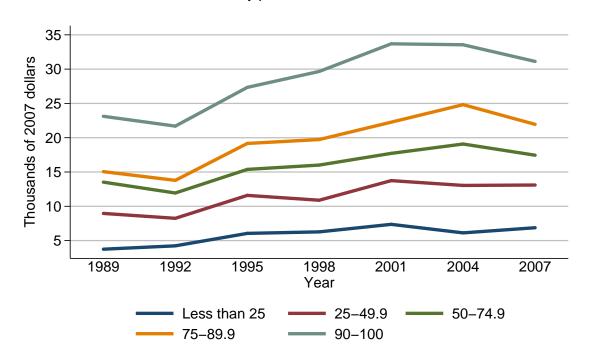
	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	18.4	9.5	
1992	16.6	9.1	
1995	20.8	11.4	
1998	22.6	10.9	
2001	24.9	11.8	
2004	25.8	11.5	
2007	25.4	12.5	
Three-year change	e (percent)		
1992	-9.8	-4.2	
1995	25.3	25.3	
1998	8.7	-4.4	
2001	10.2	8.3	
2004	3.6	-2.5	
2007	-1.6	8.7	

## Percent of families with owned vehicles By percentile of net worth



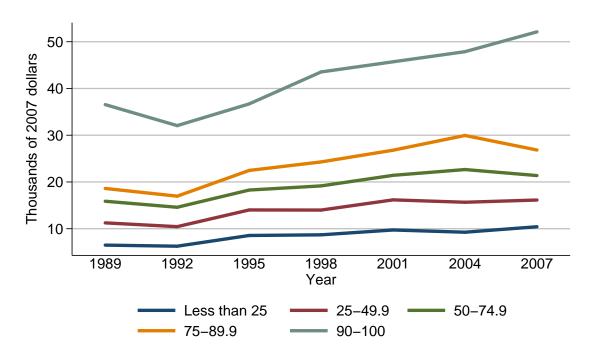
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	58.5	87.2	94.7	95.1	93.8		
1992	65.7	89.0	93.2	96.6	96.2		
1995	65.3	87.8	91.0	92.1	92.4		
1998	62.3	87.4	90.3	90.8	92.0		
2001	64.8	86.7	94.2	93.0	94.1		
2004	69.8	89.2	92.0	95.2	93.1		
2007	69.5	91.2	93.3	94.5	93.6		
Three-ye	ear change (percen	tage points)					
1992	7.2	1.8	-1.5	1.5	2.4		
1995	-0.4	-1.2	-2.2	-4.5	-3.8		
1998	-3.0	-0.4	-0.7	-1.3	-0.4		
2001	2.5	-0.7	3.9	2.2	2.1		
2004	5.0	2.5	-2.2	2.2	-1.0		
2007	-0.3	2.0	1.3	-0.7	0.5		

## Median value of owned vehicles for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 de	ollars)				
1989	3.7	9.0	13.5	15.1	23.1	
1992	4.2	8.2	11.9	13.8	21.7	
1995	6.0	11.6	15.4	19.2	27.3	
1998	6.3	10.9	16.0	19.7	29.7	
2001	7.4	13.7	17.7	22.3	33.7	
2004	6.1	13.0	19.1	24.8	33.6	
2007	6.9	13.1	17.5	22.0	31.1	
Three-ye	ear change (percen	t)				
1992	13.5	-8.9	-11.9	-8.6	-6.1	
1995	42.9	41.5	29.4	39.1	25.8	
1998	5.0	-6.0	3.9	2.6	8.8	
2001	17.5	25.7	10.6	13.2	13.5	
2004	-17.6	-5.1	7.9	11.2	-0.3	
2007	13.1	0.8	-8.4	-11.3	-7.4	

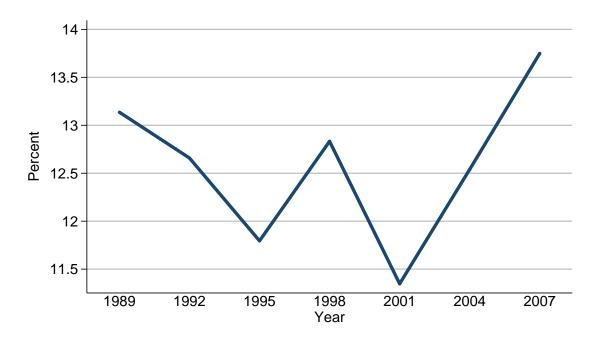
### Mean value of owned vehicles for families with holdings By percentile of net worth



### Mean value of owned vehicles for families with holdings

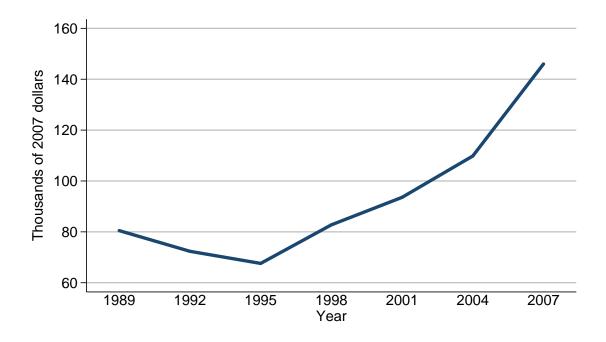
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	6.5	11.2	15.9	18.6	36.6
1992	6.3	10.4	14.6	17.0	32.1
1995	8.6	14.0	18.3	22.5	36.7
1998	8.7	14.0	19.2	24.3	43.5
2001	9.7	16.2	21.4	26.8	45.7
2004	9.3	15.7	22.7	29.9	47.9
2007	10.4	16.1	21.4	26.8	52.1
Three-ye	ear change (percen	t)			
1992	-3.1	-7.1	-8.2	-8.6	-12.3
1995	36.5	34.6	25.3	32.4	14.3
1998	1.2	0.0	4.9	8.0	18.5
2001	11.5	15.7	11.5	10.3	5.1
2004	-4.1	-3.1	6.1	11.6	4.8
2007	11.8	2.5	-5.7	-10.4	8.8

For all families



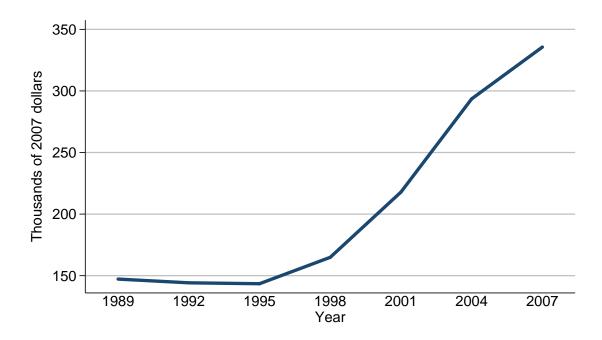
Percent of families with other residential real estate					
Year	All families				
Level (percent)					
1989	13.1				
1992	12.7				
1995	11.8				
1998	12.8				
2001	11.3				
2004	12.5				
2007	13.7				
Three-year change (percentage	ge points)				
1992	-0.4				
1995	-0.9				
1998	1.0				
2001	-1.5				
2004	1.2				
2007	1.2				

For all families



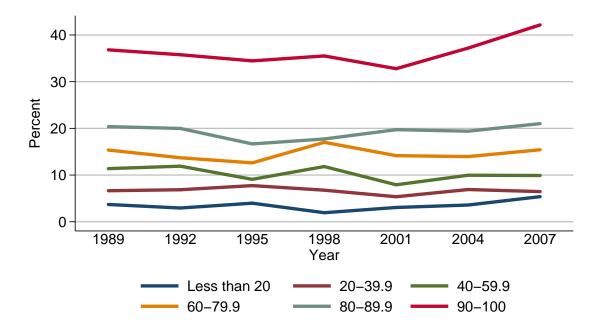
median value of other residential real estate for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	80.5					
1992	72.4					
1995	67.6					
1998	82.8					
2001	93.6					
2004	109.8					
2007	146.0					
Three-year change (percent)						
1992	-10.1					
1995	-6.6					
1998	22.5					
2001	13.0					
2004	17.3					
2007	33.0					

# Mean value of other residential real estate for families with holdings For all families



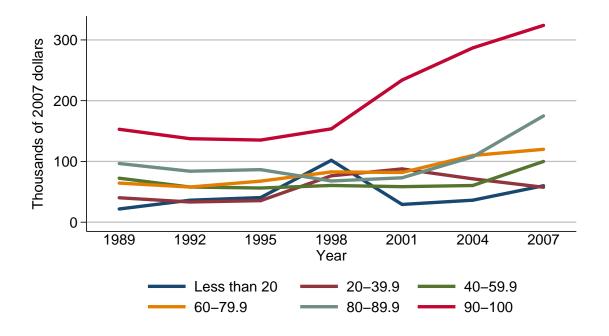
mean value of other residential real estate for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	147.2					
1992	144.2					
1995	143.5					
1998	164.9					
2001	217.9					
2004	293.6					
2007	335.6					
Three-year change (percent)						
1992	-2.0					
1995	-0.5					
1998	14.9					
2001	32.1					
2004	34.7					
2007	14.3					

By percentile of income



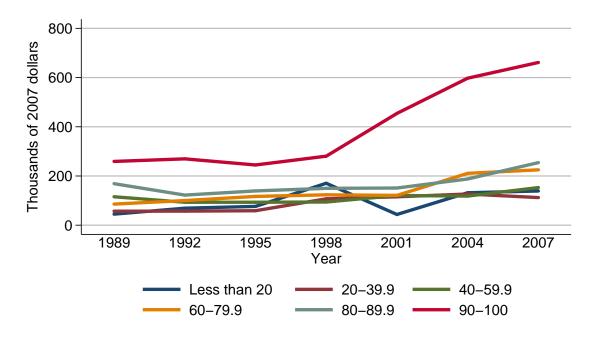
	Percentile of income					
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (pe	ercent)					
1989	3.7	6.6	11.4	15.4	20.4	36.8
1992	2.9	6.9	11.9	13.7	20.0	35.8
1995	4.0	7.7	9.1	12.6	16.7	34.5
1998	1.9	6.8	11.8	17.0	17.7	35.5
2001	3.1	5.4	7.9	14.2	19.7	32.8
2004	3.6	6.9	10.0	14.0	19.4	37.2
2007	5.4	6.5	9.9	15.4	21.0	42.2
Three-ye	ear change (pei	centage points	s)			
1992	-0.8	0.3	0.5	-1.7	-0.4	-1.0
1995	1.1	0.8	-2.8	-1.1	-3.3	-1.3
1998	-2.1	-0.9	2.7	4.4	1.0	1.0
2001	1.2	-1.4	-3.9	-2.8	2.0	-2.7
2004	0.5	1.5	2.1	-0.2	-0.3	4.4
2007	1.8	-0.4	-0.1	1.4	1.6	5.0

By percentile of income



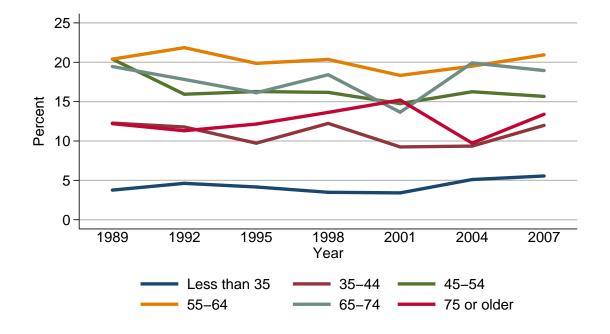
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	21.7	40.2	72.4	64.4	96.6	152.9	
1992	36.2	33.3	57.9	57.9	83.9	137.5	
1995	40.6	35.5	56.3	67.6	86.5	135.2	
1998	101.9	76.4	60.5	82.8	67.8	153.7	
2001	29.2	87.7	58.5	81.9	73.1	233.9	
2004	36.2	71.4	60.4	109.8	107.6	286.9	
2007	60.0	57.5	100.0	120.0	175.0	324.0	
Three-ye	ear change (pei	rcent)					
1992	66.8	-17.2	-20.0	-10.1	-13.1	-10.1	
1995	12.2	6.6	-2.8	16.8	3.1	-1.7	
1998	151.0	115.2	7.5	22.5	-21.6	13.7	
2001	-71.3	14.8	-3.3	-1.1	7.8	52.2	
2004	24.0	-18.6	3.2	34.1	47.2	22.7	
2007	65.7	-19.5	65.6	9.3	62.6	12.9	

# Mean value of other residential real estate for families with holdings By percentile of income

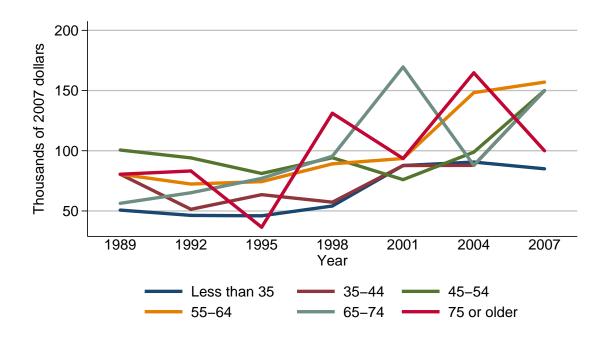


	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	nousands of 200	07 dollars)					
1989	44.9	56.9	115.6	85.8	168.8	259.2	
1992	69.2	57.2	93.3	100.1	122.4	269.7	
1995	76.3	58.8	93.3	116.9	139.3	244.8	
1998	170.4	107.2	94.2	123.5	149.8	280.6	
2001	43.6	115.5	120.9	121.2	151.1	454.3	
2004	131.9	126.8	118.4	210.8	187.8	597.5	
2007	139.1	112.3	152.9	225.0	254.3	661.4	
Three-ye	ear change (pei	rcent)					
1992	54.1	0.5	-19.3	16.7	-27.5	4.1	
1995	10.3	2.8	0.0	16.8	13.8	-9.2	
1998	123.3	82.3	1.0	5.6	7.5	14.6	
2001	-74.4	7.7	28.3	-1.9	0.9	61.9	
2004	202.5	9.8	-2.1	73.9	24.3	31.5	
2007	5.5	-11.4	29.1	6.7	35.4	10.7	

By age of head

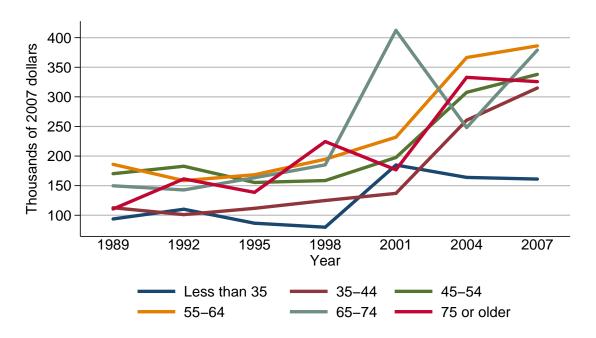


	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (p	ercent)							
1989	3.8	12.3	20.4	20.4	19.5	12.2		
1992	4.6	11.8	15.9	21.9	17.8	11.3		
1995	4.2	9.7	16.3	19.9	16.1	12.2		
1998	3.5	12.2	16.2	20.4	18.4	13.6		
2001	3.4	9.2	14.7	18.3	13.7	15.2		
2004	5.1	9.4	16.3	19.5	19.9	9.7		
2007	5.6	12.0	15.7	20.9	18.9	13.4		
Three-ye	ear change (per	centage point	s)					
1992	8.0	-0.5	-4.5	1.5	-1.7	-0.9		
1995	-0.4	-2.1	0.4	-2.0	-1.7	0.9		
1998	-0.7	2.5	-0.1	0.5	2.3	1.4		
2001	-0.1	-3.0	-1.5	-2.1	-4.7	1.6		
2004	1.7	0.2	1.6	1.2	6.2	-5.5		
2007	0.5	2.6	-0.6	1.4	-1.0	3.7		



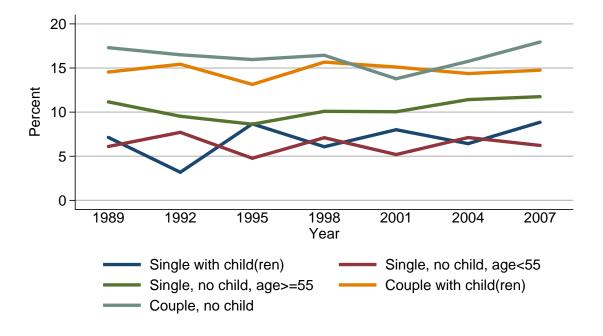
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	50.7	80.5	100.6	80.5	56.3	80.5		
1992	46.3	51.4	94.1	72.4	65.1	83.2		
1995	46.0	63.5	81.1	74.4	77.1	36.5		
1998	54.1	57.3	94.2	89.1	95.5	131.1		
2001	87.7	87.7	76.0	93.6	169.6	93.6		
2004	90.6	87.9	98.8	148.3	87.9	164.7		
2007	85.0	150.0	150.0	157.0	150.0	100.0		
Three-ye	ear change (per	cent)						
1992	-8.7	-36.1	-6.5	-10.1	15.6	3.4		
1995	-0.6	23.5	-13.8	2.8	18.4	-56.1		
1998	17.6	-9.8	16.2	19.8	23.9	259.2		
2001	62.1	53.1	-19.3	5.1	77.6	-28.6		
2004	3.3	0.2	30.0	58.4	-48.2	76.0		
2007	-6.2	70.6	51.8	5.9	70.6	-39.3		

# Mean value of other residential real estate for families with holdings By age of head



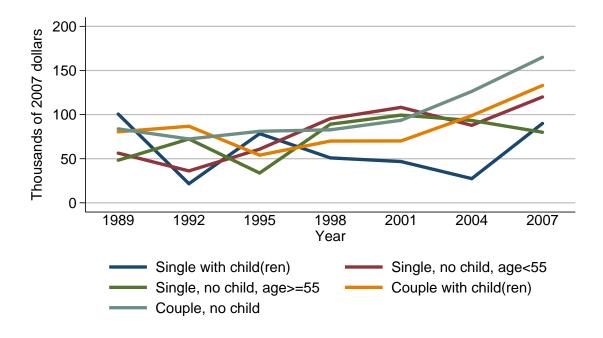
	Age of head						
Vaar	L aga than	OF 44			CE 74	75 ox oldox	
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	93.8	112.7	170.2	186.0	149.8	110.6	
1992	110.2	101.1	182.8	158.5	142.8	161.4	
1995	86.6	111.7	155.4	168.4	163.4	138.7	
1998	79.8	124.9	158.6	194.6	185.1	224.5	
2001	184.8	137.0	197.6	231.8	412.3	176.8	
2004	163.9	260.6	307.6	366.4	248.2	333.0	
2007	161.1	315.0	338.0	386.1	379.0	325.7	
Three-ve	ear change (per	cent)					
1992	17.5	-10.3	7.4	-14.8	-4.7	45.9	
1995	-21.4	10.5	-15.0	6.2	14.4	-14.1	
1998	-7.9	11.8	2.1	15.6	13.3	61.9	
2001	131.6	9.7	24.6	19.1	122.7	-21.2	
2004	-11.3	90.2	55.7	58.1	-39.8	88.3	
2007	-1.7	20.9	9.9	5.4	52.7	-2.2	

By family structure



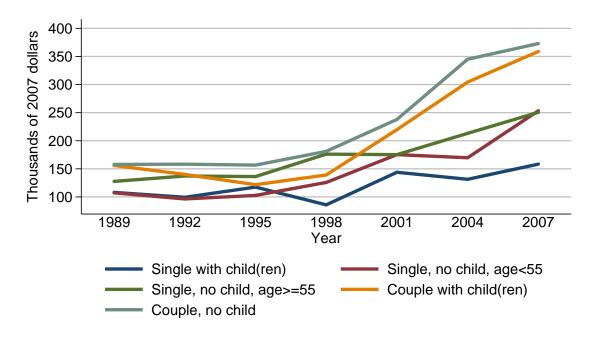
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	7.1	6.1	11.2	14.5	17.3
1992	3.2	7.7	9.5	15.4	16.5
1995	8.7	4.8	8.6	13.1	16.0
1998	6.1	7.1	10.1	15.7	16.4
2001	8.0	5.2	10.0	15.1	13.8
2004	6.4	7.1	11.4	14.4	15.8
2007	8.9	6.2	11.8	14.8	18.0
Three-ye	ar change (percei	ntage points)			
1992	-3.9	1.6	-1.7	0.9	-0.8
1995	5.5	-2.9	-0.9	-2.3	-0.5
1998	-2.6	2.3	1.5	2.6	0.4
2001	1.9	-1.9	-0.1	-0.6	-2.6
2004	-1.6	1.9	1.4	-0.7	2.0
2007	2.5	-0.9	0.4	0.4	2.2

By family structure



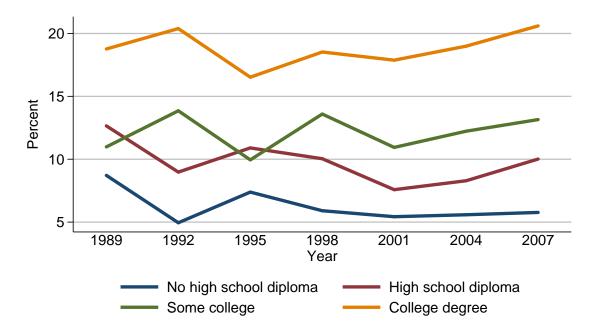
					- <u> </u>			
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	100.6	56.3	48.3	80.5	83.8			
1992	21.7	36.2	72.4	86.8	72.4			
1995	78.4	60.8	33.8	54.1	81.1			
1998	50.9	95.5	89.1	70.0	82.8			
2001	46.8	108.2	99.4	70.2	93.6			
2004	27.5	87.9	93.4	98.8	126.3			
2007	90.0	120.0	80.0	133.0	165.0			
Three-ye	ar change (perce	nt)						
1992	-78.4	-35.7	49.9	7.8	-13.6			
1995	261.3	68.0	-53.3	-37.7	12.0			
1998	-35.1	57.1	163.6	29.4	2.1			
2001	-8.1	13.3	11.6	0.3	13.0			
2004	-41.2	-18.8	-6.0	40.7	34.9			
2007	227.3	36.5	-14.3	34.6	30.6			

# Mean value of other residential real estate for families with holdings By family structure



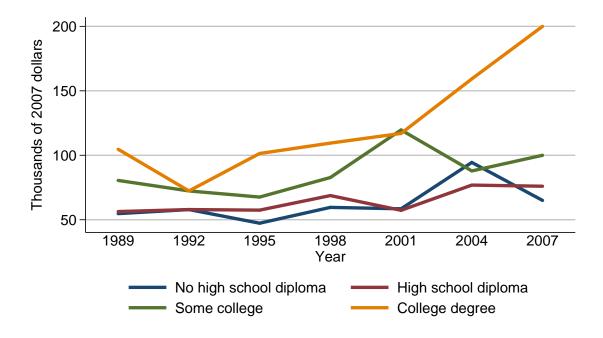
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007	dollars)				
1989	108.1	107.3	127.6	156.0	157.8	
1992	99.4	96.4	137.2	140.1	158.3	
1995	117.5	102.7	136.2	121.8	156.7	
1998	85.9	125.8	176.1	139.1	181.1	
2001	143.9	175.3	175.3	219.8	237.9	
2004	131.4	169.7	213.2	304.4	345.1	
2007	158.4	253.4	250.6	358.9	373.0	
Three-ye	ar change (perce	nt)				
1992	-8.0	-10.2	7.5	-10.2	0.3	
1995	18.2	6.5	-0.7	-13.1	-1.0	
1998	-26.9	22.5	29.3	14.2	15.6	
2001	67.5	39.3	-0.5	58.0	31.4	
2004	-8.7	-3.2	21.6	38.5	45.1	
2007	20.5	49.3	17.5	17.9	8.1	

By education of head



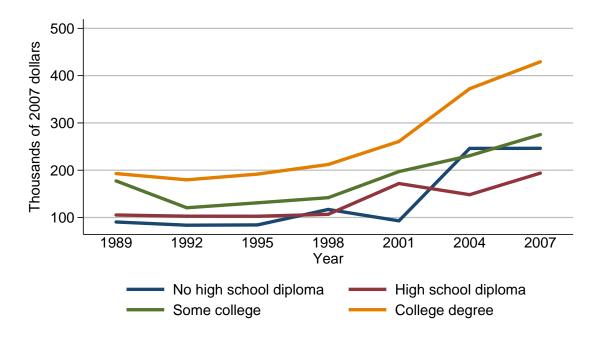
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	8.7	12.6	11.0	18.8	
1992	4.9	9.0	13.9	20.4	
1995	7.4	10.9	9.9	16.5	
1998	5.9	10.0	13.6	18.5	
2001	5.4	7.6	10.9	17.9	
2004	5.6	8.3	12.2	19.0	
2007	5.8	10.0	13.2	20.6	
Three-yea	ar change (percentage	points)			
1992	-3.8	-3.6	2.9	1.6	
1995	2.5	1.9	-4.0	-3.9	
1998	-1.5	-0.9	3.7	2.0	
2001	-0.5	-2.4	-2.7	-0.6	
2004	0.2	0.7	1.3	1.1	
2007	0.2	1.7	1.0	1.6	

By education of head



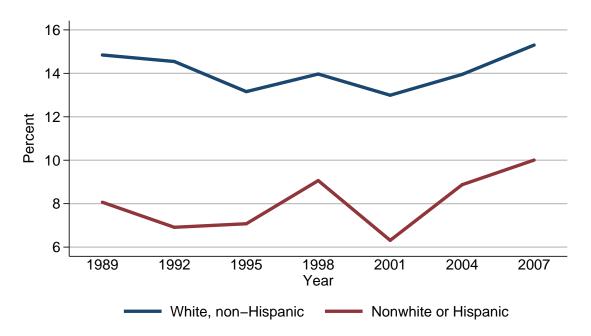
Education of head					
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (the	ousands of 2007 dollars	;)			
1989	54.7	56.3	80.5	104.6	
1992	57.9	57.9	72.4	72.4	
1995	47.3	57.5	67.6	101.4	
1998	59.6	68.8	82.8	109.5	
2001	58.5	57.3	119.6	117.0	
2004	94.5	76.9	87.9	159.3	
2007	65.0	76.0	100.0	200.0	
Three-yea	ar change (percent)				
1992	5.9	2.8	-10.1	-30.8	
1995	-18.3	-0.7	-6.6	40.1	
1998	26.0	19.7	22.5	8.0	
2001	-1.8	-16.7	44.4	6.8	
2004	61.5	34.2	-26.5	36.2	
2007	-31.2	-1.2	13.8	25.5	

# Mean value of other residential real estate for families with holdings By education of head



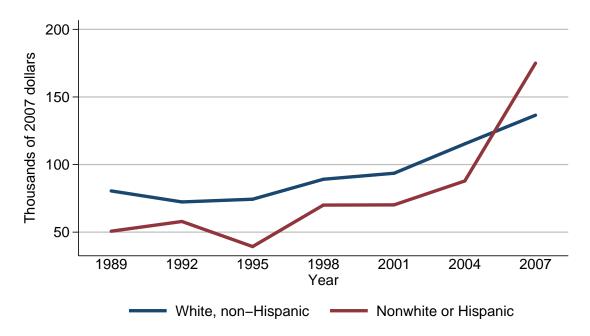
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (the	ousands of 2007 dollars	s)			
1989	90.6	105.3	177.4	192.9	
1992	83.7	102.8	120.6	179.7	
1995	84.4	102.7	131.1	191.8	
1998	117.0	106.8	141.9	212.1	
2001	92.9	171.9	197.1	260.8	
2004	246.1	148.2	230.7	372.4	
2007	246.3	193.9	275.4	429.4	
Three-yea	ar change (percent)				
1992	-7.6	-2.4	-32.0	-6.8	
1995	0.8	-0.1	8.7	6.7	
1998	38.6	4.0	8.2	10.6	
2001	-20.6	61.0	38.9	23.0	
2004	164.9	-13.8	17.0	42.8	
2007	0.1	30.8	19.4	15.3	

By race or ethnicity of respondent



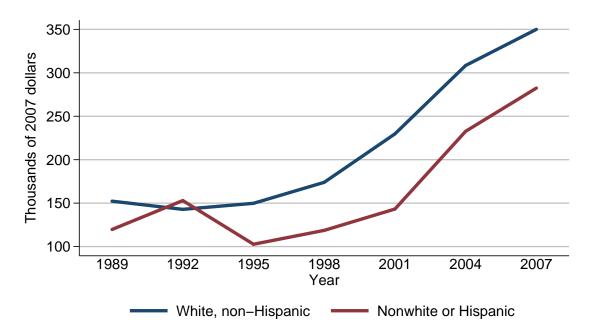
	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (percent)				
1989	14.8	8.1		
1992	14.5	6.9		
1995	13.2	7.1		
1998	14.0	9.1		
2001	13.0	6.3		
2004	14.0	8.9		
2007	15.3	10.0		
Three-year cha	nge (percentage points)			
1992	-0.3	-1.2		
1995	-1.3	0.2		
1998	0.8	2.0		
2001	-1.0	-2.8		
2004	1.0	2.6		
2007	1.3	1.1		

By race or ethnicity of respondent



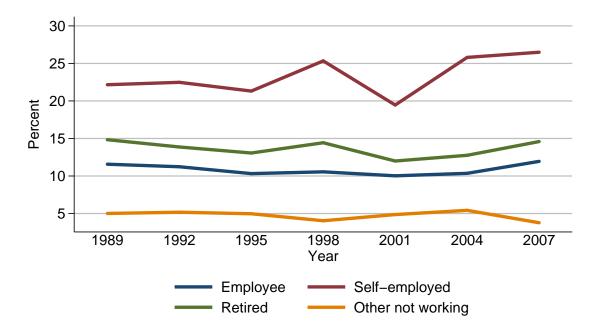
	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousan	ds of 2007 dollars)			
1989	80.5	50.7		
1992	72.4	57.9		
1995	74.4	39.3		
1998	89.1	70.0		
2001	93.6	70.2		
2004	115.3	87.9		
2007	136.5	175.0		
Three-year cha	ange (percent)			
1992	-10.1	14.2		
1995	2.8	-32.1		
1998	19.8	78.1		
2001	5.1	0.3		
2004	23.2	25.2		
2007	18.4	99.1		

By race or ethnicity of respondent



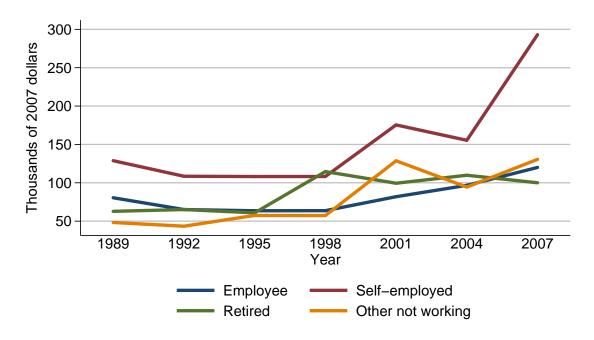
	Race or ethnicity of respondent		
Year	White, non-Hispanic	Nonwhite or Hispanio	
Level (thousan	ds of 2007 dollars)		
1989	152.3	119.7	
1992	142.8	152.9	
1995	149.8	102.7	
1998	173.9	118.6	
2001	229.7	143.2	
2004	308.5	232.7	
2007	350.0	282.4	
Three-year cha	ange (percent)		
1992	-6.2	27.7	
1995	4.9	-32.8	
1998	16.1	15.5	
2001	32.1	20.7	
2004	34.3	62.5	
2007	13.5	21.4	

By current work status of head



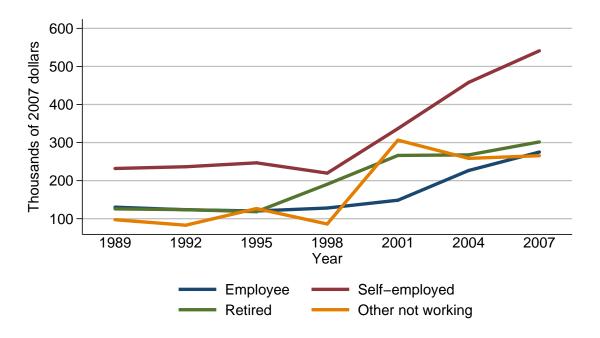
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	11.6	22.2	14.8	5.0	
1992	11.2	22.5	13.9	5.2	
1995	10.3	21.3	13.1	5.0	
1998	10.6	25.3	14.4	4.0	
2001	10.0	19.5	12.0	4.9	
2004	10.4	25.8	12.8	5.4	
2007	11.9	26.5	14.6	3.8	
Three-year	r change (percentag	ge points)			
1992	-0.4	0.3	-0.9	0.2	
1995	-0.9	-1.2	-0.8	-0.2	
1998	0.3	4.0	1.3	-1.0	
2001	-0.6	-5.8	-2.4	0.9	
2004	0.4	6.3	8.0	0.5	
2007	1.5	0.7	1.8	-1.6	

By current work status of head



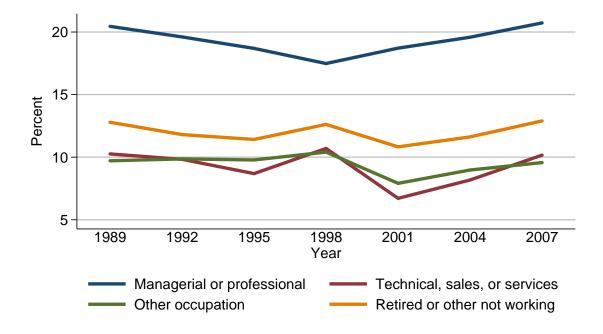
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (tho	usands of 2007 doll	ars)			
1989	80.5	128.8	62.8	48.3	
1992	65.1	108.5	65.1	43.4	
1995	63.5	108.2	60.8	57.5	
1998	63.7	108.2	114.6	57.3	
2001	81.9	175.4	99.4	128.7	
2004	96.6	155.4	109.8	94.5	
2007	120.0	293.0	100.0	130.5	
Three-yea	ar change (percent)				
1992	-19.1	-15.8	3.7	-10.1	
1995	-2.5	-0.3	-6.6	32.5	
1998	0.3	0.0	88.5	-0.3	
2001	28.6	62.1	-13.3	124.6	
2004	17.9	-11.4	10.5	-26.6	
2007	24.2	88.5	-8.9	38.1	

By current work status of head



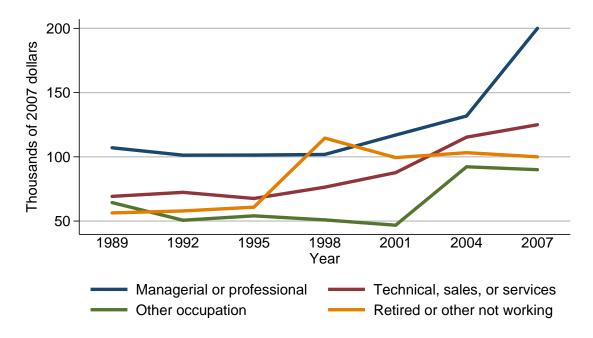
ner not orking
orking
97.4
32.9
26.6
36.1
06.4
58.5
65.5
14.9
52.7
32.0
55.9
15.6
2.7

By current occupation of head



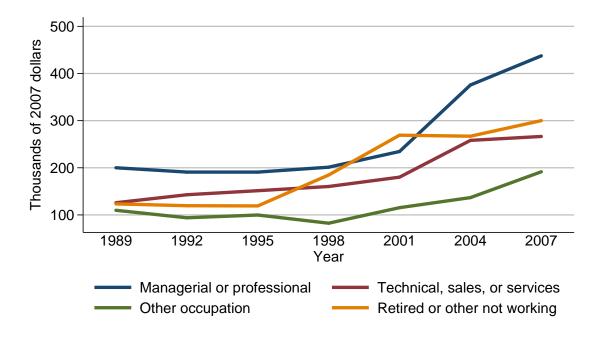
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	20.5	10.3	9.7	12.8	
1992	19.6	9.8	9.9	11.8	
1995	18.7	8.7	9.8	11.4	
1998	17.5	10.7	10.4	12.6	
2001	18.7	6.7	7.9	10.8	
2004	19.6	8.2	9.0	11.6	
2007	20.7	10.2	9.6	12.9	
Three-yea	ar change (percentag	e points)			
1992	-0.9	-0.5	0.2	-1.0	
1995	-0.9	-1.1	-0.1	-0.4	
1998	-1.2	2.0	0.6	1.2	
2001	1.2	-4.0	-2.5	-1.8	
2004	0.9	1.5	1.1	0.8	
2007	1.1	2.0	0.6	1.3	

By current occupation of head

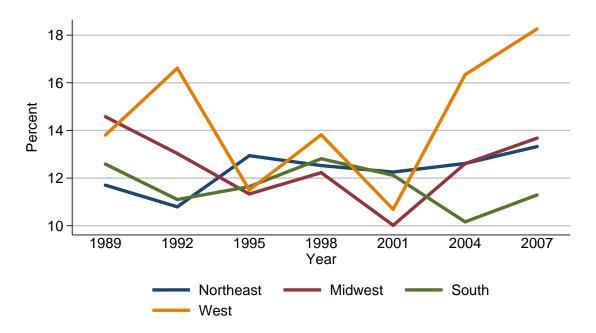


Current occupation of head					
Managerial or	Technical, sales,	Other	Retired or other		
professional	or services	occupation	not working		
usands of 2007 dolla	rs)				
107.1	69.2	64.4	56.3		
101.3	72.4	50.6	57.9		
101.4	67.6	54.1	60.8		
101.9	76.4	50.9	114.6		
117.0	87.7	46.8	99.4		
131.8	115.3	92.3	103.2		
200.0	125.0	90.0	100.0		
ar change (percent)					
-5.4	4.6	-21.4	2.8		
0.1	-6.6	6.9	5.0		
0.5	13.0	-5.9	88.5		
14.8	14.8	-8.1	-13.3		
12.6	31.5	97.2	3.8		
51.7	8.4	-2.5	-3.1		
	professional nusands of 2007 dollar 107.1 101.3 101.4 101.9 117.0 131.8 200.0 ar change (percent) -5.4 0.1 0.5 14.8 12.6	Managerial or professional         Technical, sales, or services           nusands of 2007 dollars)         107.1         69.2           101.3         72.4         67.6           101.9         76.4         117.0         87.7           131.8         115.3         200.0         125.0           ar change (percent)         -5.4         4.6         6.6           0.5         13.0         14.8         14.8           12.6         31.5         31.5	Managerial or professional         Technical, sales, or services         Other occupation           ausands of 2007 dollars)         69.2         64.4           107.1         69.2         64.4           101.3         72.4         50.6           101.4         67.6         54.1           101.9         76.4         50.9           117.0         87.7         46.8           131.8         115.3         92.3           200.0         125.0         90.0           ar change (percent)         -5.4         4.6         -21.4           0.1         -6.6         6.9           0.5         13.0         -5.9           14.8         14.8         -8.1           12.6         31.5         97.2		

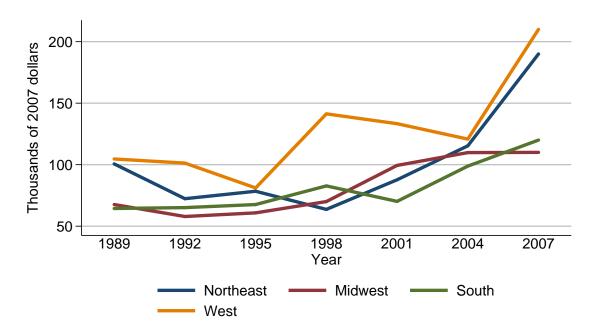
By current occupation of head



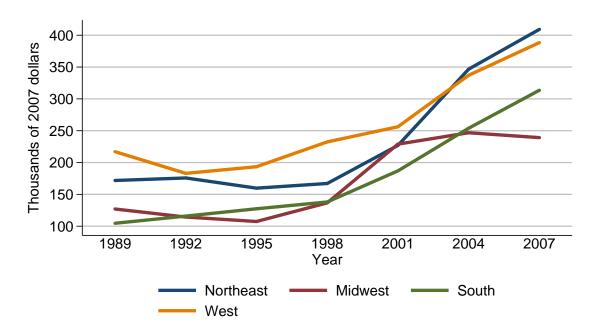
	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	usands of 2007 dolla	rs)				
1989	200.1	125.9	109.8	123.4		
1992	190.9	142.8	94.0	119.6		
1995	190.9	151.4	99.8	119.1		
1998	201.3	160.3	82.5	184.7		
2001	234.5	180.1	115.4	269.2		
2004	375.6	258.2	136.8	267.0		
2007	437.5	266.5	191.6	300.0		
Three-yea	ar change (percent)					
1992	-4.6	13.4	-14.4	-3.1		
1995	0.0	6.0	6.2	-0.4		
1998	5.4	5.9	-17.3	55.1		
2001	16.5	12.4	39.9	45.7		
2004	60.2	43.4	18.5	-0.8		
2007	16.5	3.2	40.1	12.4		



	Region					
Year	Northeast	Midwest	South	West		
Level (perd	cent)					
1989	11.7	14.6	12.6	13.8		
1992	10.8	13.0	11.1	16.6		
1995	12.9	11.3	11.6	11.5		
1998	12.5	12.2	12.8	13.8		
2001	12.3	10.0	12.1	10.7		
2004	12.6	12.6	10.2	16.3		
2007	13.3	13.7	11.3	18.3		
Three-year	r change (percentage	e points)				
1992	-0.9	-1.6	-1.5	2.8		
1995	2.1	-1.7	0.5	-5.1		
1998	-0.4	0.9	1.2	2.3		
2001	-0.2	-2.2	-0.7	-3.1		
2004	0.3	2.6	-1.9	5.6		
2007	0.7	1.1	1.1	2.0		

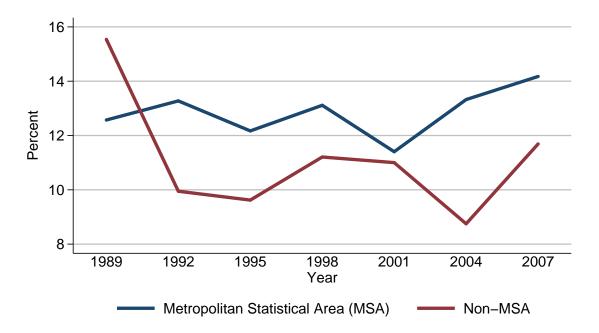


		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	100.6	67.6	64.4	104.6
1992	72.4	57.9	65.1	101.3
1995	78.4	60.8	67.6	81.1
1998	63.7	70.0	82.8	141.3
2001	87.7	99.4	70.2	133.3
2004	115.3	109.8	98.8	120.8
2007	190.0	110.0	120.0	210.0
Three-year	r change (percent)			
1992	-28.0	-14.3	1.1	-3.2
1995	8.3	5.0	3.8	-19.9
1998	-18.8	15.1	22.5	74.2
2001	37.7	42.0	-15.2	-5.7
2004	31.5	10.5	40.7	-9.4
2007	64.8	0.2	21.5	73.8

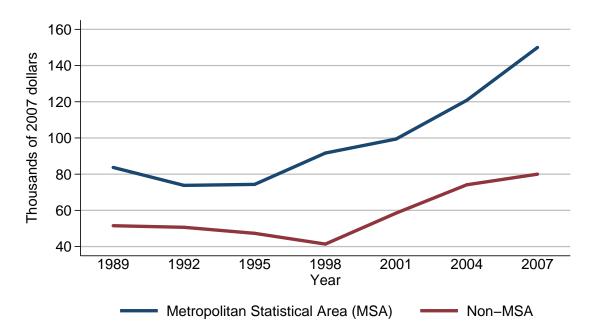


		Reg	ion		
Year	Northeast	Midwest	South	West	
Level (thou	sands of 2007 dollar	rs)			
1989	171.8	127.0	104.6	217.0	
1992	175.8	114.4	115.9	183.0	
1995	159.8	107.4	127.4	193.5	
1998	167.1	136.7	138.1	232.4	
2001	226.9	228.9	186.9	256.2	
2004	346.7	246.8	253.9	337.1	
2007	409.2	239.2	313.5	388.4	
Three-year	change (percent)				
1992	2.3	-9.9	10.8	-15.7	
1995	-9.1	-6.1	9.9	5.7	
1998	4.6	27.3	8.4	20.1	
2001	35.8	67.4	35.3	10.2	
2004	52.8	7.8	35.8	31.6	
2007	18.0	-3.1	23.5	15.2	

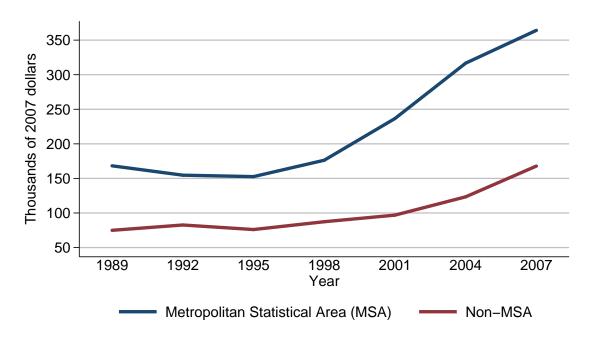
# Percent of families with other residential real estate By urbanicity



	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percer	nt)				
1989	12.6	15.5			
1992	13.3	9.9			
1995	12.2	9.6			
1998	13.1	11.2			
2001	11.4	11.0			
2004	13.3	8.7			
2007	14.2	11.7			
Three-year c	hange (percentage points)				
1992	0.7	-5.6			
1995	-1.1	-0.3			
1998	0.9	1.6			
2001	-1.7	-0.2			
2004	1.9	-2.3			
2007	0.9	3.0			

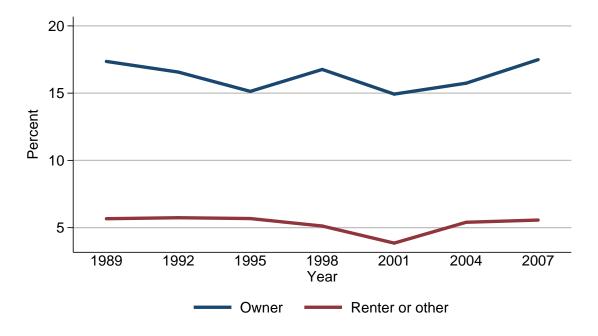


	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousar	nds of 2007 dollars)				
1989	83.7	51.5			
1992	73.8	50.6			
1995	74.4	47.3			
1998	91.7	41.4			
2001	99.4	58.5			
2004	120.8	74.1			
2007	150.0	80.0			
Three-year ch	ange (percent)				
1992	-11.8	-1.7			
1995	0.8	-6.5			
1998	23.3	-12.5			
2001	8.4	41.3			
2004	21.5	26.7			
2007	24.2	8.0			



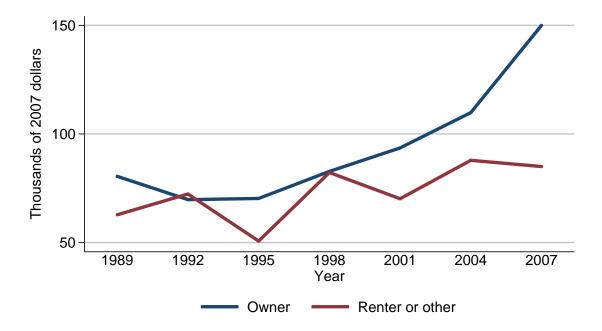
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	ands of 2007 dollars)		
1989	168.2	74.9	
1992	154.7	82.7	
1995	152.6	76.1	
1998	176.3	87.4	
2001	236.6	96.9	
2004	316.7	123.4	
2007	364.1	167.8	
Three-year c	hange (percent)		
1992	-8.0	10.4	
1995	-1.4	-8.0	
1998	15.5	14.8	
2001	34.2	10.9	
2004	33.9	27.3	
2007	15.0	36.0	

By housing status



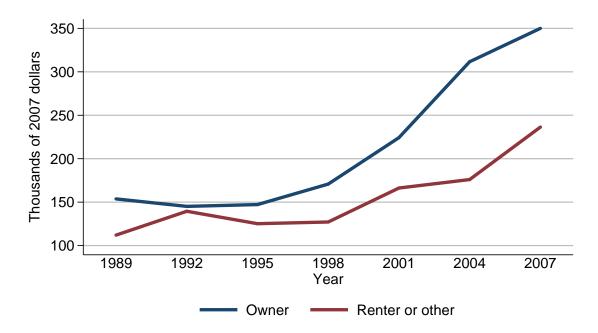
	Hous	ing status
Year	Owner	Renter or other
Level (percent)		
1989	17.4	5.7
1992	16.6	5.7
1995	15.1	5.7
1998	16.8	5.1
2001	14.9	3.9
2004	15.7	5.4
2007	17.5	5.6
Three-year chang	ge (percentage points)	
1992	-0.8	0.0
1995	-1.5	0.0
1998	1.7	-0.6
2001	-1.9	-1.2
2004	0.8	1.5
2007	1.8	0.2

By housing status



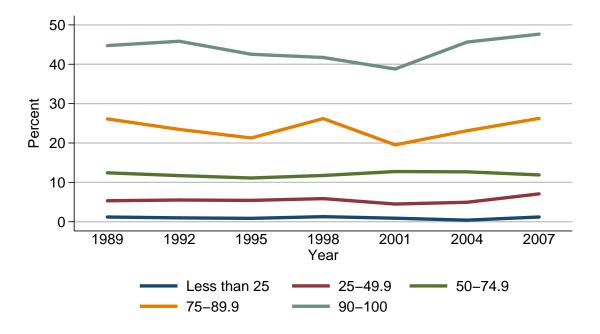
	Hous	ing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	80.5	62.8
1992	69.8	72.4
1995	70.3	50.7
1998	82.8	82.2
2001	93.6	70.2
2004	109.8	87.9
2007	150.0	85.0
Three-year change	e (percent)	
1992	-13.3	15.3
1995	0.7	-30.0
1998	17.8	62.1
2001	13.0	-14.6
2004	17.3	25.2
2007	36.6	-3.3

# Mean value of other residential real estate for families with holdings By housing status



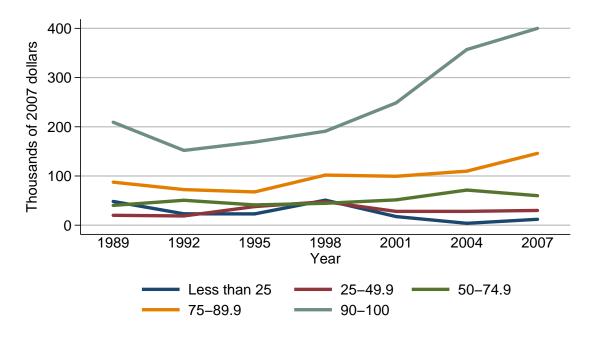
	Hous	sing status		
Year	Owner	Renter or other		
Level (thousands	of 2007 dollars)			
1989	153.7	112.0		
1992	145.1	139.5		
1995	147.2	125.2		
1998	170.8	127.1		
2001	224.2	166.2		
2004	311.6	176.0		
2007	350.0	236.3		
Three-year change	e (percent)			
1992	-5.6	24.6		
1995	1.4	-10.3		
1998	16.0	1.5		
2001	31.3	30.8		
2004	39.0	5.9		
2007	12.3	34.3		

By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	1.2	5.3	12.4	26.1	44.7	
1992	1.0	5.5	11.7	23.4	45.8	
1995	0.9	5.4	11.1	21.3	42.5	
1998	1.3	5.9	11.8	26.2	41.7	
2001	0.9	4.5	12.8	19.5	38.8	
2004	0.4	4.9	12.7	23.1	45.6	
2007	1.2	7.1	11.9	26.2	47.7	
Three-ye	ear change (percen	tage points)				
1992	-0.2	0.2	-0.7	-2.7	1.1	
1995	-0.1	-0.1	-0.6	-2.1	-3.3	
1998	0.4	0.5	0.7	4.9	-0.8	
2001	-0.4	-1.4	1.0	-6.7	-2.9	
2004	-0.5	0.4	-0.1	3.6	6.8	
2007	0.8	2.2	-0.8	3.1	2.1	

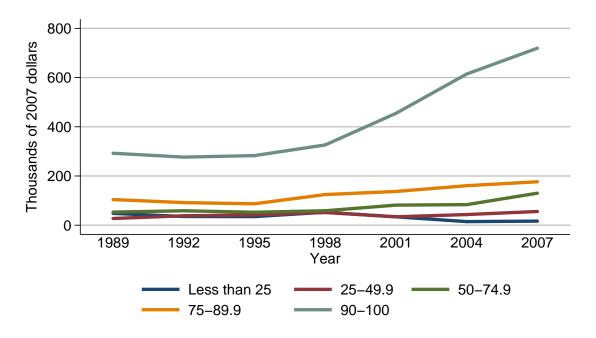
By percentile of net worth



Percentile of net worth					
Less than 25	25-49.9	50-74.9	75-89.9	90-100	
ousands of 2007 d	ollars)				
48.3	20.1	40.2	87.5	209.3	
23.2	18.8	50.6	72.4	151.9	
23.0	37.9	41.2	67.6	169.0	
50.9	47.7	44.6	101.9	191.0	
17.5	28.1	51.5	99.4	248.5	
3.8	28.1	71.4	109.8	356.9	
12.0	30.0	60.0	146.0	400.0	
ear change (percen	t)				
-52.0	-6.5	25.9	-17.3	-27.4	
-0.9	101.6	-18.6	-6.6	11.3	
121.3	25.9	8.3	50.7	13.0	
-65.6	-41.1	15.5	-2.5	30.1	
-78.3	0.0	38.6	10.5	43.6	
215.8	6.8	-16.0	33.0	12.1	
	ousands of 2007 do 48.3 23.2 23.0 50.9 17.5 3.8 12.0 ear change (percental control of the control of th	Less than 25 25-49.9 ousands of 2007 dollars)  48.3 20.1 23.2 18.8 23.0 37.9 50.9 47.7 17.5 28.1 3.8 28.1 12.0 30.0  Par change (percent)  -52.0 -6.5 -0.9 101.6 121.3 25.9 -65.6 -41.1 -78.3 0.0	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         48.3         20.1         40.2           23.2         18.8         50.6           23.0         37.9         41.2           50.9         47.7         44.6           17.5         28.1         51.5           3.8         28.1         71.4           12.0         30.0         60.0           var change (percent)         -52.0         -6.5         25.9           -0.9         101.6         -18.6           121.3         25.9         8.3           -65.6         -41.1         15.5           -78.3         0.0         38.6	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         48.3         20.1         40.2         87.5           23.2         18.8         50.6         72.4           23.0         37.9         41.2         67.6           50.9         47.7         44.6         101.9           17.5         28.1         51.5         99.4           3.8         28.1         71.4         109.8           12.0         30.0         60.0         146.0           Par change (percent)           -52.0         -6.5         25.9         -17.3           -0.9         101.6         -18.6         -6.6           121.3         25.9         8.3         50.7           -65.6         -41.1         15.5         -2.5           -78.3         0.0         38.6         10.5	

## Mean value of other residential real estate for families with holdings

By percentile of net worth

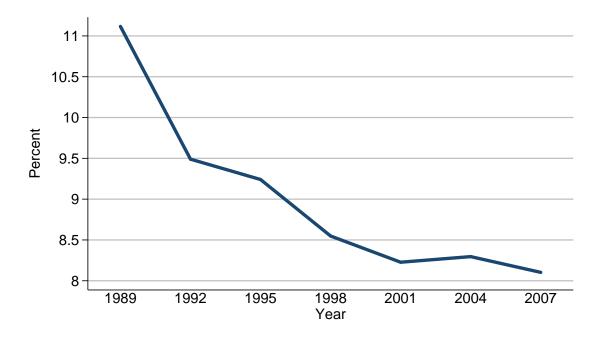


### Mean value of other residential real estate for families with holdings

	Pe	ercentile of net wo	rth	
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
48.0	27.3	53.4	104.2	292.4
35.4	38.3	58.6	91.8	276.8
35.0	41.8	52.6	87.0	282.9
52.7	51.6	58.7	124.6	326.2
34.1	34.1	81.6	137.1	454.6
14.6	43.3	83.6	160.5	614.4
16.6	55.7	130.1	176.5	719.3
ear change (percen	t)			
-26.2	40.3	9.7	-11.9	-5.3
-1.1	9.1	-10.2	-5.2	2.2
50.6	23.4	11.6	43.2	15.3
-35.3	-33.9	39.0	10.0	39.4
-57.2	27.0	2.5	17.1	35.2
13.7	28.6	55.6	10.0	17.1
	ousands of 2007 do 48.0 35.4 35.0 52.7 34.1 14.6 16.6 ear change (percent -26.2 -1.1 50.6 -35.3 -57.2	Less than 25 25-49.9  ousands of 2007 dollars)  48.0 27.3 35.4 38.3 35.0 41.8 52.7 51.6 34.1 34.1 14.6 43.3 16.6 55.7  ear change (percent)  -26.2 40.3 -1.1 9.1 50.6 23.4 -35.3 -33.9 -57.2 27.0	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         48.0         27.3         53.4           35.4         38.3         58.6           35.0         41.8         52.6           52.7         51.6         58.7           34.1         34.1         81.6           14.6         43.3         83.6           16.6         55.7         130.1           Par change (percent)           -26.2         40.3         9.7           -1.1         9.1         -10.2           50.6         23.4         11.6           -35.3         -33.9         39.0           -57.2         27.0         2.5	As.0 27.3 53.4 104.2 35.4 38.3 58.6 91.8 35.0 41.8 52.6 87.0 52.7 51.6 58.7 124.6 34.1 34.1 81.6 137.1 14.6 43.3 83.6 160.5 16.6 55.7 130.1 176.5 126.2 40.3 9.7 -11.9 -1.1 9.1 -10.2 -5.2 50.6 23.4 11.6 43.2 -35.3 -33.9 39.0 10.0 -57.2 27.0 2.5 17.1

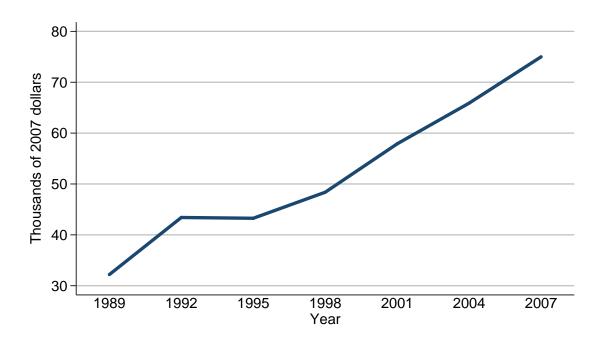
### Percent of families with net equity in non-residential real estate

For all families



reicent of families with het equity in non-residential real estate					
Year	All families				
Level (percent)					
1989	11.1				
1992	9.5				
1995	9.2				
1998	8.5				
2001	8.2				
2004	8.3				
2007	8.1				
Three-year change (percentage p	oints)				
1992	-1.6				
1995	-0.3				
1998	-0.7				
2001	-0.3				
2004	0.1				
2007	-0.2				

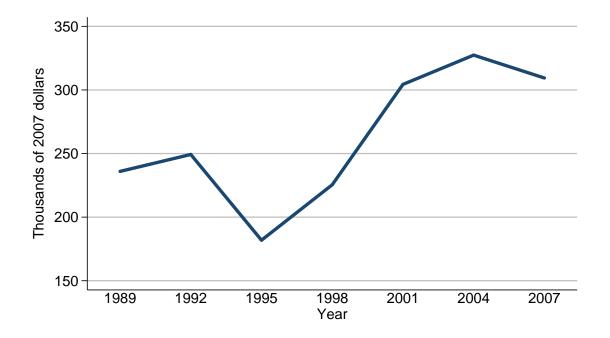
# Median value of net equity in non–residential real estate for families with holdings For all families



median value of het equity in hon-residential real estate for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	32.2				
1992	43.4				
1995	43.3				
1998	48.4				
2001	57.9				
2004	65.9				
2007	75.0				
Three-year change (percent)					
1992	34.8				
1995	-0.2				
1998	11.8				
2001	19.6				
2004	13.8				
2007	13.8				

## Mean value of net equity in non-residential real estate for families with holdings

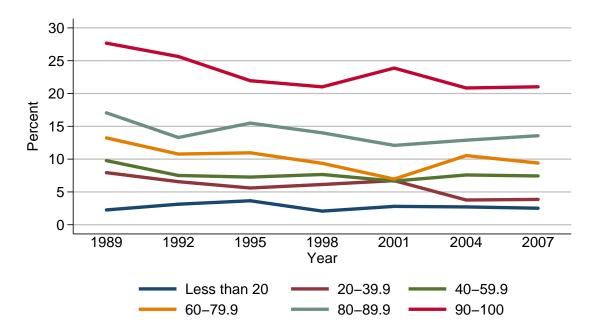
For all families



	All families
Year	All lattilles
Level (thousands of 2007 dollars)	
1989	236.0
1992	249.3
1995	181.9
1998	225.5
2001	304.3
2004	327.4
2007	309.4
Three-year change (percent)	
1992	5.6
1995	-27.0
1998	24.0
2001	34.9
2004	7.6
2007	-5.5

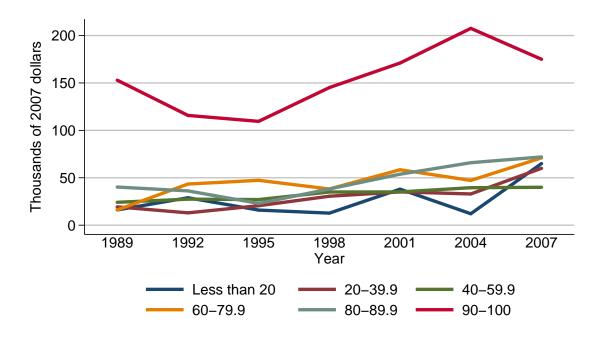
## Percent of families with net equity in non-residential real estate

By percentile of income



rescent of families with het equity in non-residential real estate								
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	2.3	7.9	9.8	13.2	17.1	27.7		
1992	3.1	6.6	7.5	10.8	13.3	25.6		
1995	3.7	5.6	7.3	11.0	15.5	22.0		
1998	2.1	6.1	7.7	9.4	14.0	21.0		
2001	2.8	6.7	6.7	7.0	12.1	23.9		
2004	2.7	3.8	7.6	10.5	12.9	20.8		
2007	2.5	3.9	7.4	9.4	13.6	21.0		
Three-ye	ear change (pei	rcentage point	s)					
1992	8.0	-1.3	-2.3	-2.4	-3.8	-2.1		
1995	0.6	-1.0	-0.2	0.2	2.2	-3.6		
1998	-1.6	0.5	0.4	-1.6	-1.5	-1.0		
2001	0.7	0.6	-1.0	-2.4	-1.9	2.9		
2004	-0.1	-2.9	0.9	3.5	0.8	-3.1		
2007	-0.2	0.1	-0.2	-1.1	0.7	0.2		

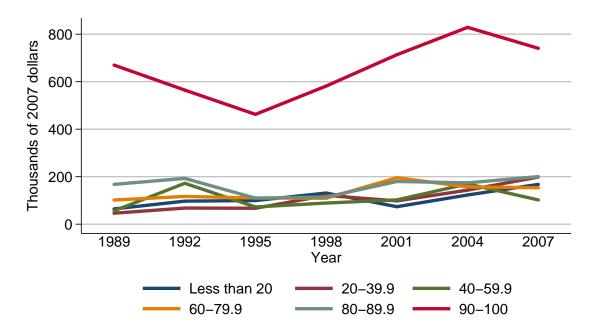
# Median value of net equity in non–residential real estate for families with holdings By percentile of income



Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	16.1	19.3	24.1	16.1	40.2	152.9	
1992	28.9	13.0	27.5	43.4	36.2	115.8	
1995	16.0	20.5	27.0	47.3	23.0	109.5	
1998	12.7	30.6	35.0	38.2	38.2	145.1	
2001	38.0	35.1	35.1	58.5	53.8	171.0	
2004	12.1	32.9	39.5	47.2	65.9	207.6	
2007	65.0	60.0	40.0	71.0	72.0	175.0	
Three-ye	ear change (pei	rcent)					
1992	79.5	-32.6	14.1	169.6	-10.0	-24.3	
1995	-44.6	57.7	-1.8	9.0	-36.5	-5.4	
1998	-20.6	49.3	29.6	-19.2	66.1	32.5	
2001	199.2	14.7	0.3	53.1	40.8	17.8	
2004	-68.2	-6.3	12.5	-19.3	22.5	21.4	
2007	437.2	82.4	1.3	50.4	9.3	-15.7	

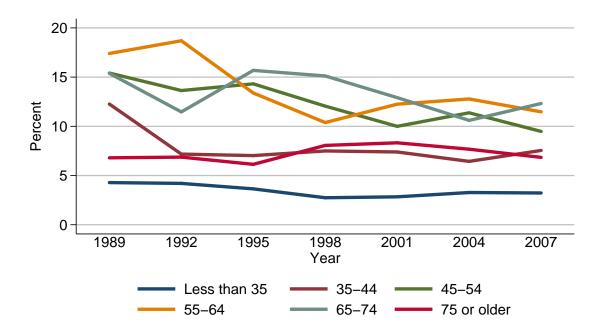
## Mean value of net equity in non-residential real estate for families with holdings

By percentile of income



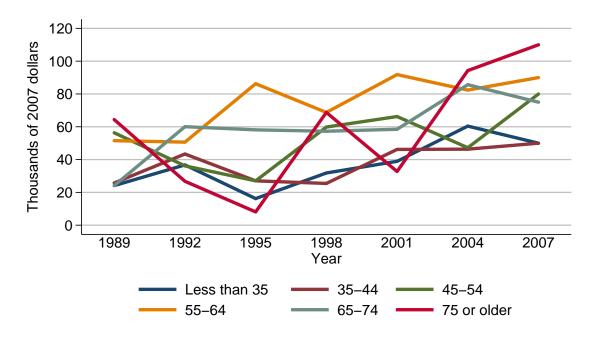
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
Level (th	ousands of 200	07 dollars)					
1989	64.5	46.3 <sup>´</sup>	56.4	101.8	167.8	669.9	
1992	97.1	68.0	172.2	116.9	192.9	564.7	
1995	99.6	67.2	72.6	110.4	109.6	462.5	
1998	131.2	121.1	89.2	109.2	114.6	581.8	
2001	73.8	98.2	102.4	195.6	179.9	713.7	
2004	123.1	143.5	169.7	156.9	174.1	828.7	
2007	167.6	198.5	102.1	153.5	200.4	740.6	
Three-ye	ear change (pei	rcent)					
1992	50.5	46.9	205.3	14.8	15.0	-15.7	
1995	2.6	-1.2	-57.8	-5.6	-43.2	-18.1	
1998	31.7	80.2	22.9	-1.1	4.6	25.8	
2001	-43.8	-18.9	14.8	79.1	57.0	22.7	
2004	66.8	46.1	65.7	-19.8	-3.2	16.1	
2007	36.1	38.3	-39.8	-2.2	15.1	-10.6	

# Percent of families with net equity in non-residential real estate By age of head



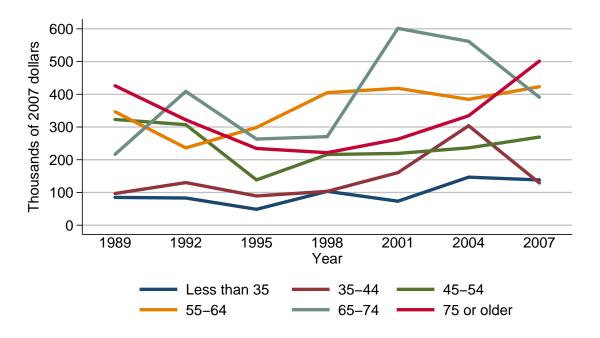
	1 0100111 0	i idiiiiiioo iiii	ii net equity iii	i iioii roolaoiit	iai roai ootat			
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	4.3	12.3	15.4	17.4	15.4	6.8		
1992	4.2	7.2	13.6	18.7	11.5	6.9		
1995	3.6	7.0	14.3	13.4	15.7	6.1		
1998	2.7	7.5	12.1	10.4	15.1	8.1		
2001	2.8	7.4	10.0	12.3	12.9	8.3		
2004	3.3	6.4	11.4	12.8	10.6	7.7		
2007	3.2	7.5	9.5	11.5	12.3	6.8		
Three-ye	ear change (per	centage point	rs)					
1992	-0.1	-5.1	-1.8	1.3	-3.9	0.1		
1995	-0.6	-0.2	0.7	-5.3	4.2	-0.8		
1998	-0.9	0.5	-2.2	-3.0	-0.6	2.0		
2001	0.1	-0.1	-2.1	1.9	-2.2	0.2		
2004	0.5	-1.0	1.4	0.5	-2.3	-0.6		
2007	-0.1	1.1	-1.9	-1.3	1.7	-0.9		

# Median value of net equity in non-residential real estate for families with holdings By age of head



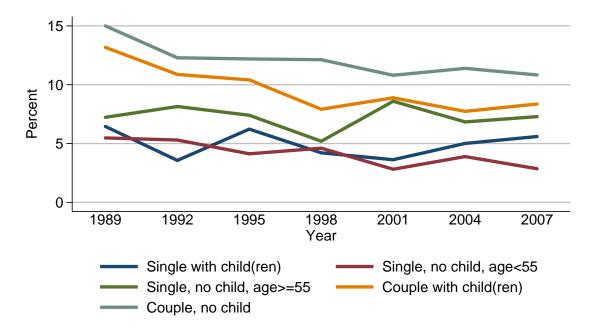
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	24.1	25.8	56.3	51.5	24.1	64.4		
1992	36.8	43.4	36.2	50.6	60.1	26.8		
1995	16.2	27.0	27.0	86.2	58.1	8.1		
1998	31.8	25.5	59.8	68.8	57.3	68.8		
2001	38.9	46.2	66.3	91.8	58.5	32.7		
2004	60.4	46.3	47.2	82.4	85.7	94.3		
2007	50.0	50.0	80.0	90.0	75.0	110.0		
Three-ye	ear change (per	cent)						
1992	52.7	68.2	-35.7	-1.7	149.4	-58.4		
1995	-56.0	-37.8	-25.4	70.4	-3.3	-69.8		
1998	96.3	-5.6	121.5	-20.2	-1.4	749.4		
2001	22.3	81.2	10.9	33.4	2.1	-52.5		
2004	55.3	0.2	-28.8	-10.2	46.5	188.4		
2007	-17.2	8.0	69.5	9.2	-12.5	16.6		

# Mean value of net equity in non-residential real estate for families with holdings By age of head



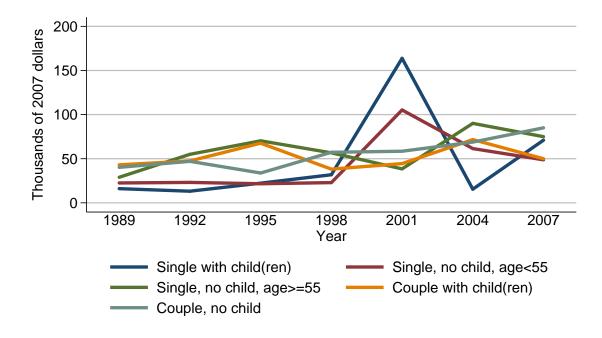
		Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	84.9	96.8	323.1	346.6	216.5	426.1			
1992	83.1	130.3	307.2	236.3	408.9	321.9			
1995	48.6	89.3	138.4	298.7	263.2	234.5			
1998	103.5	103.4	216.0	405.0	270.7	221.6			
2001	73.3	160.7	219.4	418.3	601.5	263.0			
2004	146.8	303.8	236.3	384.5	561.7	334.4			
2007	138.3	129.1	269.3	423.3	390.9	501.5			
Three-ye	ear change (per	cent)							
1992	-2.1	34.6	-4.9	-31.8	88.9	-24.5			
1995	-41.5	-31.5	-54.9	26.4	-35.6	-27.2			
1998	113.0	15.8	56.1	35.6	2.8	-5.5			
2001	-29.2	55.4	1.6	3.3	122.2	18.7			
2004	100.3	89.0	7.7	-8.1	-6.6	27.1			
2007	-5.8	-57.5	14.0	10.1	-30.4	50.0			

# Percent of families with net equity in non-residential real estate By family structure



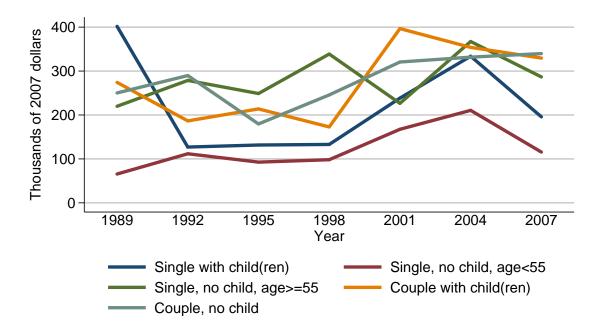
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	6.5	5.5	7.2	13.2	15.0
1992	3.6	5.3	8.1	10.9	12.3
1995	6.2	4.1	7.4	10.4	12.2
1998	4.2	4.6	5.2	7.9	12.1
2001	3.6	2.8	8.6	8.9	10.8
2004	5.0	3.9	6.8	7.7	11.4
2007	5.6	2.9	7.3	8.4	10.8
Three-ye	ar change (percei	ntage points)			
1992	-2.9	-0.2	0.9	-2.3	-2.7
1995	2.6	-1.2	-0.7	-0.5	-0.1
1998	-2.0	0.5	-2.2	-2.5	-0.1
2001	-0.6	-1.8	3.4	1.0	-1.3
2004	1.4	1.1	-1.8	-1.2	0.6
2007	0.6	-1.0	0.5	0.7	-0.6

## Median value of net equity in non-residential real estate for families with holdings By family structure



		· · ·							
	Family structure								
Year	Single with	Single, no	Single, no	Couple with	Couple, no				
	child(ren)	child,	child,	child(ren)	child				
		age<55	age≥55						
Level (the	Level (thousands of 2007 dollars)								
1989	16.1	22.5	29.0	43.1	40.2				
1992	13.2	23.2	55.0	47.5	47.0				
1995	22.3	21.6	70.3	67.6	33.8				
1998	31.8	22.9	56.7	38.2	57.3				
2001	163.7	105.3	38.5	44.4	58.5				
2004	15.5	61.5	90.1	71.7	68.9				
2007	71.0	48.8	75.0	50.0	85.0				
Three-ye	ar change (perce	nt)							
1992	-18.0	3.1	89.7	10.2	16.9				
1995	68.9	-6.9	27.8	42.3	-28.1				
1998	42.6	6.0	-19.3	-43.5	69.5				
2001	414.8	359.8	-32.1	16.2	2.1				
2004	-90.5	-41.6	134.0	61.5	17.8				
2007	358.1	-20.8	-16.8	-30.3	23.4				

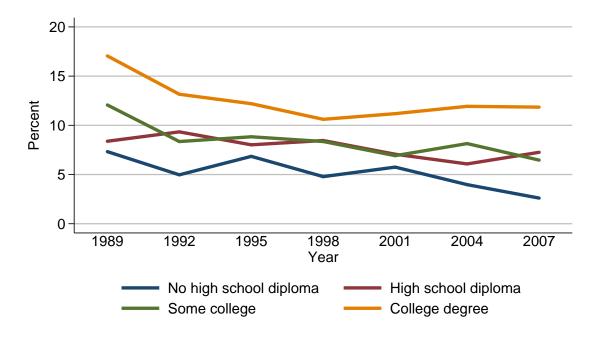
# Mean value of net equity in non-residential real estate for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	401.8	65.6	219.9	274.2	250.2
1992	127.0	111.7	278.7	186.5	289.7
1995	131.7	92.7	248.8	213.8	179.6
1998	132.9	98.2	338.8	172.8	245.7
2001	238.4	167.4	226.5	396.6	320.6
2004	333.8	210.6	367.3	353.9	331.7
2007	195.8	115.6	286.7	329.6	339.7
Three-ye	ar change (percei	nt)			
1992	-68.4	70.3	26.7	-32.0	15.8
1995	3.7	-17.0	-10.7	14.6	-38.0
1998	0.9	5.9	36.2	-19.2	36.8
2001	79.4	70.5	-33.1	129.5	30.5
2004	40.0	25.8	62.2	-10.8	3.5
2007	-41.3	-45.1	-21.9	-6.9	2.4

## Percent of families with net equity in non-residential real estate

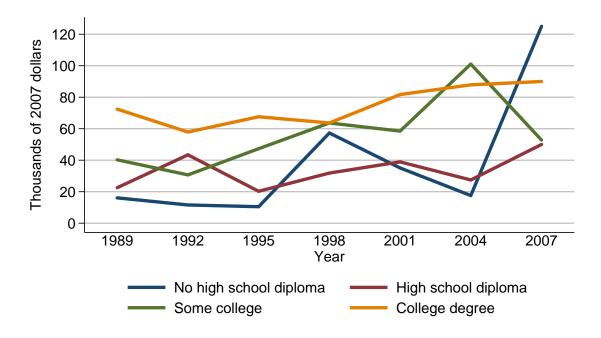
By education of head



		<u> </u>	1011 Testaeritiai Tear	
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	7.3	8.4	12.1	17.1
1992	5.0	9.3	8.4	13.2
1995	6.8	8.0	8.8	12.2
1998	4.8	8.5	8.4	10.6
2001	5.8	7.1	6.9	11.2
2004	4.0	6.1	8.1	11.9
2007	2.6	7.3	6.5	11.8
Three-yea	ar change (percentage	points)		
1992	-2.3	0.9	-3.7	-3.9
1995	1.8	-1.3	0.4	-1.0
1998	-2.0	0.5	-0.4	-1.6
2001	1.0	-1.4	-1.5	0.6
2004	-1.8	-1.0	1.2	0.7
2007	-1.4	1.2	-1.6	-0.1

## Median value of net equity in non-residential real estate for families with holdings

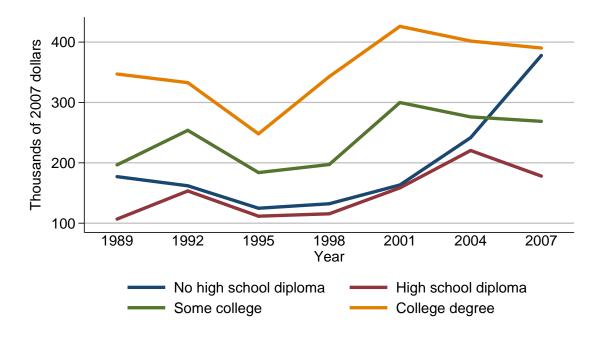
By education of head



		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars,	)				
1989	16.1	22.5	40.2	72.4		
1992	11.6	43.4	30.7	57.9		
1995	10.5	20.3	47.3	67.6		
1998	57.3	31.8	63.7	63.7		
2001	35.1	38.9	58.5	81.7		
2004	17.6	27.5	101.0	87.9		
2007	125.0	50.0	52.8	90.0		
Three-yea	ar change (percent)					
1992	-28.0	92.9	-23.6	-20.0		
1995	-9.5	-53.2	54.1	16.8		
1998	445.7	56.7	34.7	-5.8		
2001	-38.7	22.3	-8.2	28.3		
2004	-49.9	-29.3	72.6	7.6		
2007	610.2	81.8	-47.7	2.4		

## Mean value of net equity in non–residential real estate for families with holdings

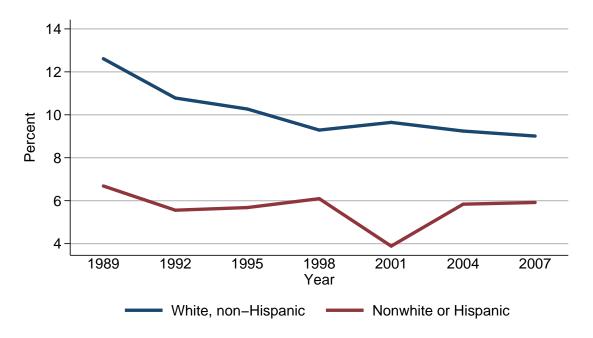
By education of head



		Education	n of head				
Year	No high school	High school	Some college	College degree			
	diploma	diploma					
Level (tho	ousands of 2007 dollars)						
1989	177.1	106.8	196.6	347.1			
1992	162.0	153.4	253.8	332.8			
1995	124.8	111.6	183.9	248.0			
1998	132.2	115.6	197.2	342.8			
2001	163.3	158.6	299.9	426.0			
2004	241.7	220.4	276.1	401.8			
2007	377.9	178.0	268.7	390.1			
Three-yea	ar change (percent)						
1992	-8.5	43.6	29.1	-4.1			
1995	-23.0	-27.2	-27.5	-25.5			
1998	5.9	3.6	7.2	38.2			
2001	23.5	37.2	52.1	24.3			
2004	48.0	39.0	-7.9	-5.7			
2007	56.4	-19.2	-2.7	-2.9			

### Percent of families with net equity in non-residential real estate

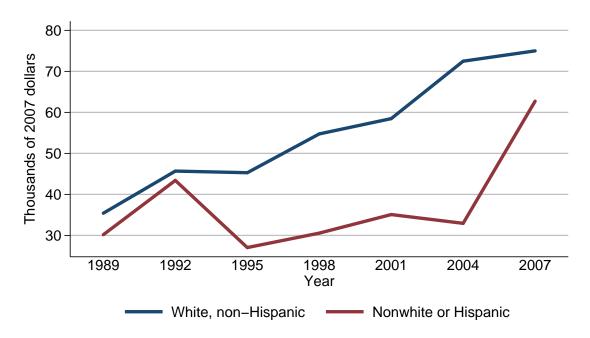
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	12.6	6.7			
1992	10.8	5.6			
1995	10.3	5.7			
1998	9.3	6.1			
2001	9.6	3.9			
2004	9.2	5.8			
2007	9.0	5.9			
Three-year char	nge (percentage points)				
1992	-1.8	-1.1			
1995	-0.5	0.1			
1998	-1.0	0.4			
2001	0.3	-2.2			
2004	-0.4	1.9			
2007	-0.2	0.1			

## Median value of net equity in non-residential real estate for families with holdings

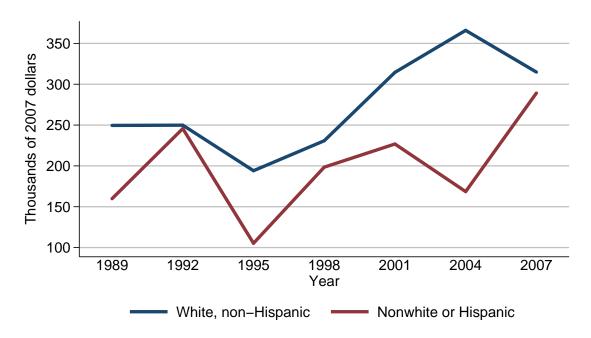
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousan	ds of 2007 dollars)				
1989	35.4	30.2			
1992	45.7	43.4			
1995	45.3	27.0			
1998	54.7	30.6			
2001	58.5	35.1			
2004	72.5	32.9			
2007	75.0	62.7			
Three-year cha	ange (percent)				
1992	29.1	43.7			
1995	-0.9	-37.8			
1998	20.8	13.3			
2001	6.9	14.7			
2004	23.9	-6.3			
2007	3.4	90.6			

## Mean value of net equity in non-residential real estate for families with holdings

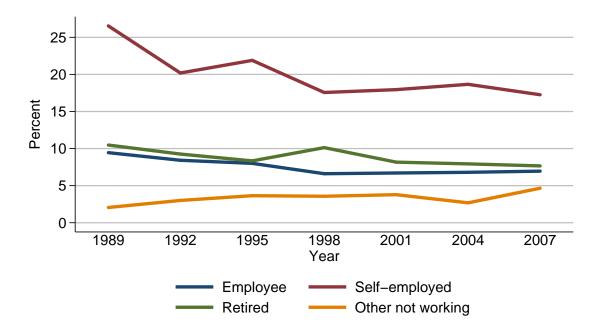
By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	249.6	159.9
1992	249.9	245.7
1995	194.1	105.3
1998	230.8	198.4
2001	314.5	226.8
2004	366.0	168.6
2007	314.9	289.1
Three-year cha	ange (percent)	
1992	0.1	53.7
1995	-22.3	-57.1
1998	18.9	88.4
2001	36.3	14.3
2004	16.4	-25.7
2007	-14.0	71.5

## Percent of families with net equity in non-residential real estate

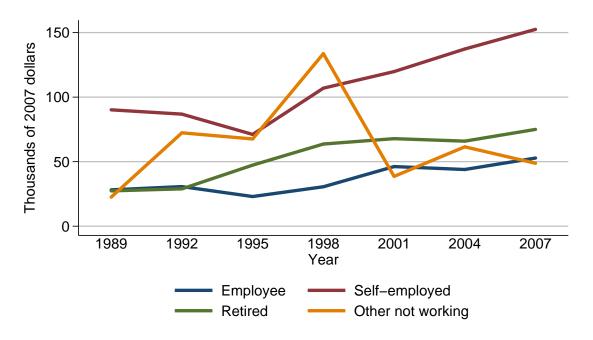
By current work status of head



		Current work st		
Year	Employee	Self-employed	Retired	Other not working
Level (per	cent)			
1989	9.4	26.5	10.5	2.1
1992	8.4	20.2	9.3	3.0
1995	8.0	21.9	8.3	3.6
1998	6.6	17.6	10.1	3.6
2001	6.7	17.9	8.2	3.8
2004	6.8	18.7	7.9	2.7
2007	7.0	17.3	7.7	4.7
Three-yea	r change (percentag	ge points)		
1992	-1.0	-6.3	-1.2	0.9
1995	-0.4	1.7	-1.0	0.6
1998	-1.4	-4.3	1.8	0.0
2001	0.1	0.3	-1.9	0.2
2004	0.1	0.8	-0.3	-1.1
2007	0.2	-1.4	-0.2	2.0

## Median value of net equity in non-residential real estate for families with holdings

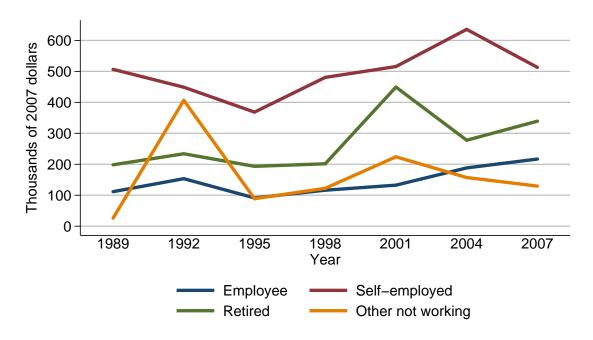
By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	28.2	90.2	27.4	22.5
1992	30.7	86.8	28.9	72.4
1995	23.0	71.1	47.3	67.6
1998	30.6	106.9	63.7	133.7
2001	46.2	119.8	67.8	38.6
2004	43.9	137.3	65.9	61.5
2007	52.8	152.5	75.0	48.8
Three-year	r change (percent)			
1992	8.9	-3.8	5.5	221.8
1995	-25.1	-18.1	63.7	-6.6
1998	33.0	50.4	34.7	97.8
2001	51.0	12.1	6.4	-71.1
2004	-5.0	14.6	-2.8	59.3
2007	20.3	11.1	13.8	-20.8

## Mean value of net equity in non-residential real estate for families with holdings

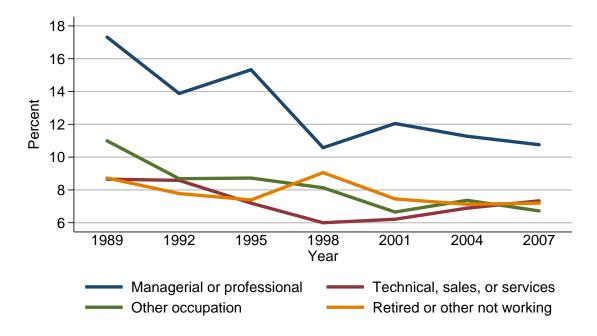
By current work status of head



		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	111.6	506.6	198.4	26.0		
1992	153.5	448.9	234.0	406.5		
1995	91.3	368.5	193.4	88.8		
1998	116.3	480.6	201.6	122.4		
2001	132.6	515.7	449.4	224.1		
2004	188.2	635.7	277.7	157.2		
2007	216.9	513.0	339.1	129.5		
Three-year	r change (percent)					
1992	37.5	-11.4	17.9	1463.5		
1995	-40.5	-17.9	-17.4	-78.2		
1998	27.4	30.4	4.2	37.8		
2001	14.0	7.3	122.9	83.1		
2004	41.9	23.3	-38.2	-29.9		
2007	15.2	-19.3	22.1	-17.6		

## Percent of families with net equity in non-residential real estate

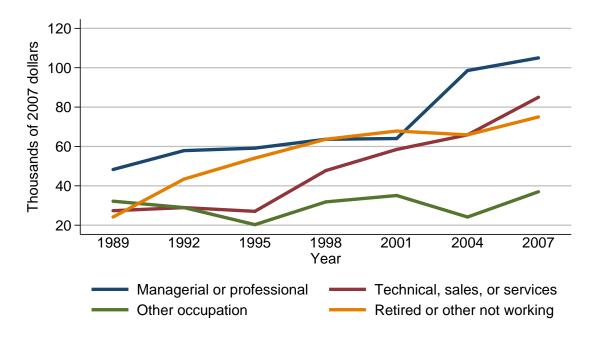
By current occupation of head



	. 0.00 0	cs with het equity in h	on rootaontial roat	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	17.3	8.7	11.0	8.7
1992	13.9	8.6	8.7	7.8
1995	15.3	7.2	8.7	7.4
1998	10.6	6.0	8.1	9.1
2001	12.0	6.2	6.7	7.5
2004	11.3	6.9	7.4	7.1
2007	10.8	7.3	6.7	7.2
Three-yea	ar change (percentag	e points)		
1992	-3.4	-0.1	-2.3	-0.9
1995	1.4	-1.4	0.0	-0.4
1998	-4.7	-1.2	-0.6	1.7
2001	1.4	0.2	-1.4	-1.6
2004	-0.7	0.7	0.7	-0.4
2007	-0.5	0.4	-0.7	0.1

### Median value of net equity in non-residential real estate for families with holdings

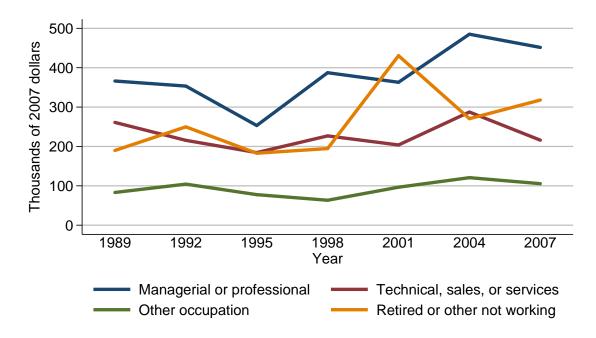
By current occupation of head



		0	- Para - Clara - I	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	48.3	27.4	32.2	24.1
1992	57.9	28.9	28.9	43.4
1995	59.1	27.0	20.3	54.1
1998	63.7	47.7	31.8	63.7
2001	64.0	58.5	35.1	67.8
2004	98.6	65.9	24.2	65.9
2007	105.0	85.0	37.0	75.0
Three-yea	ar change (percent)			
1992	19.9	5.5	-10.2	80.1
1995	2.1	-6.6	-29.8	24.7
1998	7.8	76.7	56.7	17.7
2001	0.5	22.6	10.4	6.4
2004	54.1	12.6	-31.1	-2.8
2007	6.5	29.0	52.9	13.8

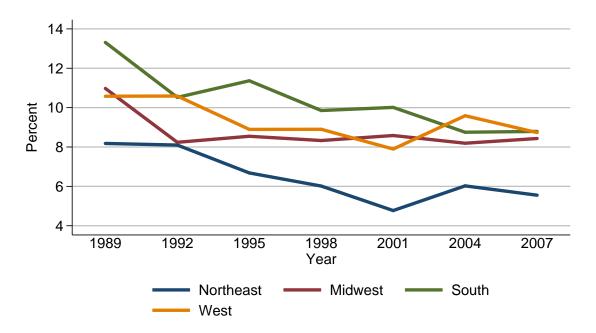
### Mean value of net equity in non-residential real estate for families with holdings

By current occupation of head



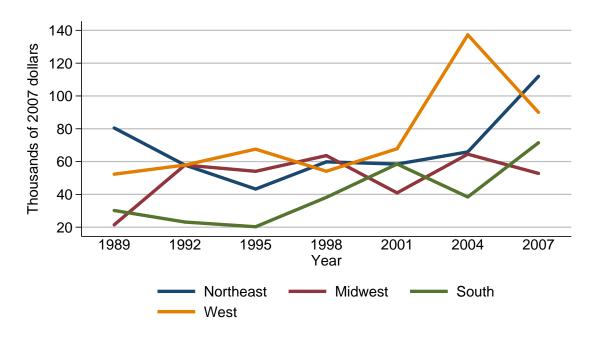
	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	usands of 2007 dolla	nrs)				
1989	366.2	261.1	83.2	189.9		
1992	353.4	215.6	104.4	249.8		
1995	253.2	184.5	77.7	182.9		
1998	387.3	226.8	63.4	194.7		
2001	363.1	203.8	96.5	430.6		
2004	485.2	287.5	120.8	270.6		
2007	451.6	216.0	105.5	317.9		
Three-yea	ar change (percent)					
1992	-3.5	-17.4	25.5	31.5		
1995	-28.4	-14.4	-25.6	-26.8		
1998	53.0	22.9	-18.4	6.5		
2001	-6.2	-10.1	52.2	121.2		
2004	33.6	41.1	25.2	-37.2		
2007	-6.9	-24.9	-12.7	17.5		

# Percent of families with net equity in non-residential real estate By region



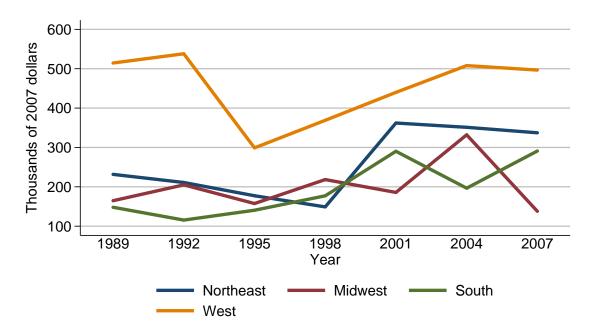
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perc	cent)			
1989	8.2	11.0	13.3	10.6
1992	8.1	8.2	10.5	10.6
1995	6.7	8.5	11.4	8.9
1998	6.0	8.3	9.9	8.9
2001	4.8	8.6	10.0	7.9
2004	6.0	8.2	8.8	9.6
2007	5.6	8.4	8.8	8.7
Three-year	r change (percentage	points)		
1992	-0.1	-2.8	-2.8	0.0
1995	-1.4	0.3	0.9	-1.7
1998	-0.7	-0.2	-1.5	0.0
2001	-1.2	0.3	0.1	-1.0
2004	1.2	-0.4	-1.2	1.7
2007	-0.4	0.2	0.0	-0.9

# Median value of net equity in non-residential real estate for families with holdings By region



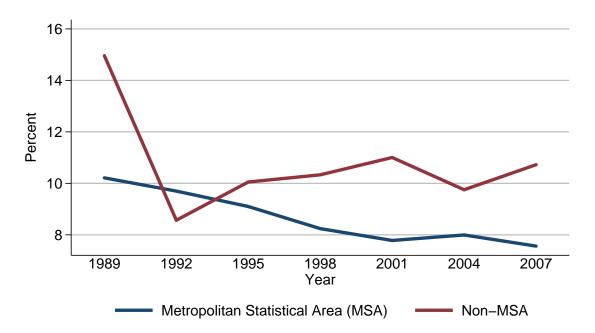
	Region				
Year	Northeast	Midwest	South	West	
Level (thou	sands of 2007 dollars	)			
1989	80.5	21.5	30.2	52.3	
1992	57.9	57.9	23.2	57.9	
1995	43.3	54.1	20.3	67.6	
1998	59.8	63.7	38.2	54.1	
2001	58.5 40.9 58.5		58.5	67.8	
2004	65.9	64.5	38.4	137.3	
2007	112.0	52.8	71.5	90.0	
Three-year	change (percent)				
1992	-28.1	169.3	-23.2	10.7	
1995	-25.2	-6.6	-12.5	16.8	
1998	38.1	17.7	88.2	-20.0	
2001	-2.2	-35.8	53.1	25.3	
2004	12.6	57.7	-34.4	102.5	
2007	70.0	-18.1	86.2	-34.5	

# Mean value of net equity in non-residential real estate for families with holdings By region



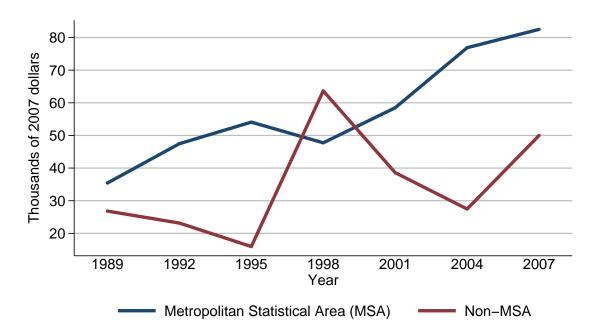
Mean value of het equity in hon-residential real estate for families with holdings					
		Reg	ion		
Year	Northeast	Midwest	South	West	
Level (thou	usands of 2007 dolla	ars)			
1989	231.7	164.7	148.1	514.5	
1992	211.0	205.0	115.5	538.0	
1995	177.4	157.6	140.5	299.0	
1998	149.1	218.4	177.2	368.9	
2001	362.1	185.8	290.3	439.9	
2004	351.2	332.1	196.6	507.9	
2007	337.3	137.8	291.0	496.6	
Three-year	r change (percent)				
1992	-8.9	24.5	-22.0	4.6	
1995	-15.9	-23.1	21.6	-44.4	
1998	-16.0	38.6	26.1	23.4	
2001	142.9	-14.9	63.8	19.2	
2004	-3.0	78.7	-32.3	15.5	
2007	-4.0	-58.5	48.0	-2.2	

# Percent of families with net equity in non-residential real estate By urbanicity



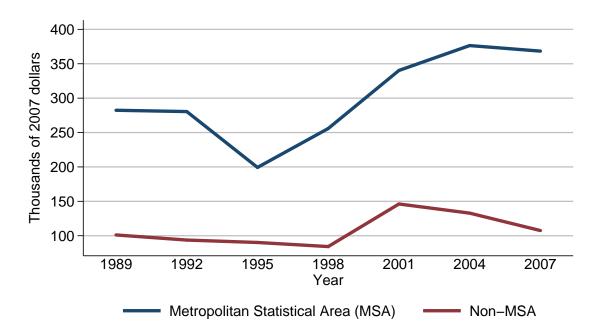
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	10.2	15.0			
1992	9.7	8.6			
1995	9.1	10.1			
1998	8.2	10.3			
2001	7.8	11.0			
2004	8.0	9.8			
2007	7.6	10.7			
Three-year c	hange (percentage points)				
1992	-0.5	-6.4			
1995	-0.6	1.5			
1998	-0.9	0.2			
2001	-0.4	0.7			
2004	0.2	-1.2			
2007	-0.4	0.9			

# Median value of net equity in non–residential real estate for families with holdings By urbanicity



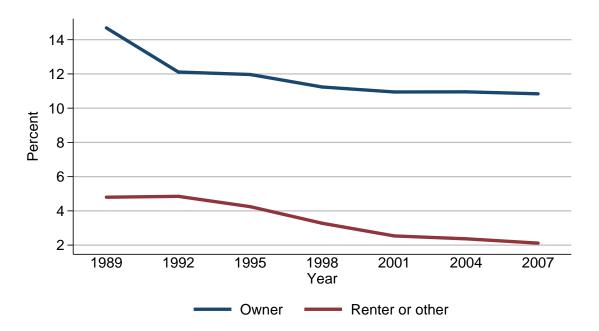
Median value of fiet equity in non-residential real estate for families with holdings					
	Urbanicit	ty			
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	35.4	26.8			
1992	47.5	23.2			
1995	54.1	16.0			
1998	47.7	63.7			
2001	58.5	38.6			
2004	76.9	27.5			
2007	82.5	50.0			
Three-year cl	hange (percent)				
1992	34.2	-13.4			
1995	13.9	-31.0			
1998	-11.8	298.1			
2001	22.6	-39.4			
2004	31.5	-28.8			
2007	7.3	81.8			

# Mean value of net equity in non-residential real estate for families with holdings By urbanicity



	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	282.4	101.1			
1992	280.5	93.7			
1995	199.3	90.2			
1998	255.9	84.3			
2001	340.3	146.2			
2004	376.5	132.8			
2007	368.4	107.5			
Three-year c	hange (percent)				
1992	-0.7	-7.3			
1995	-28.9	-3.7			
1998	28.4	-6.5			
2001	33.0	73.4			
2004	10.6	-9.2			
2007	-2.2	-19.1			

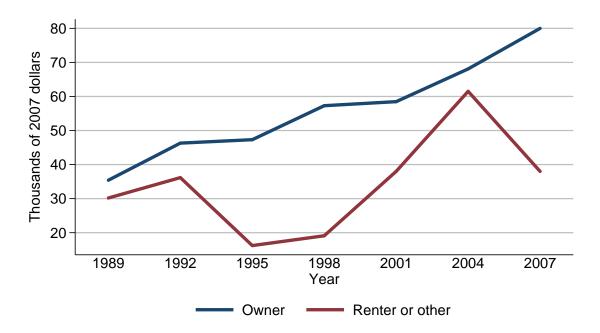
# Percent of families with net equity in non-residential real estate By housing status



	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	14.7	4.8			
1992	12.1	4.8			
1995	12.0	4.2			
1998	11.2	3.3			
2001	10.9	2.5			
2004	11.0	2.4			
2007	10.8	2.1			
Three-year chang	ge (percentage points)				
1992	-2.6	0.0			
1995	-0.1	-0.6			
1998	-0.8	-0.9			
2001	-0.3	-0.8			
2004	0.1	-0.1			
2007	-0.2	-0.3			

## Median value of net equity in non-residential real estate for families with holdings

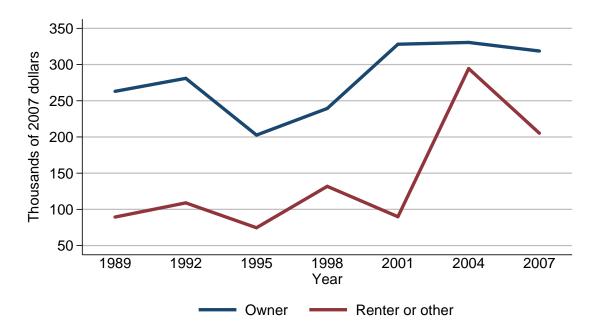
By housing status



	Housing status			
Year	Owner	Renter or other		
Level (thousands	of 2007 dollars)			
1989	35.4	30.2		
1992	46.3	36.2		
1995	47.3	16.2		
1998	57.3	19.1		
2001	58.5	38.0		
2004	68.1	61.5		
2007	80.0	38.0		
Three-year change	e (percent)			
1992	30.8	19.9		
1995	2.2	-55.2		
1998	21.1	17.9		
2001	2.1	99.0		
2004	16.4	61.8		
2007	17.5	-38.2		

## Mean value of net equity in non-residential real estate for families with holdings

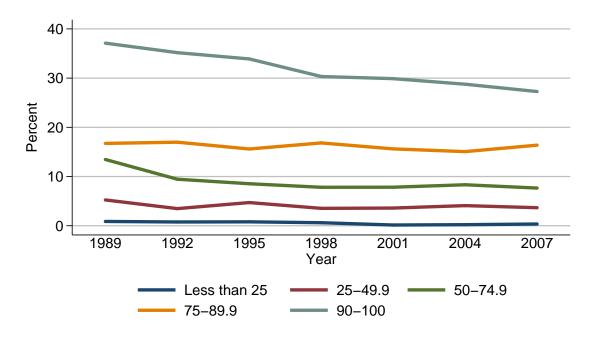
By housing status



	Housing status	
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	263.0	89.4
1992	281.0	109.0
1995	202.6	74.6
1998	239.4	131.8
2001	328.1	89.9
2004	330.6	294.5
2007	318.7	205.2
Three-year change	e (percent)	
1992	6.8	21.9
1995	-27.9	-31.6
1998	18.2	76.7
2001	37.1	-31.8
2004	0.8	227.6
2007	-3.6	-30.3

## Percent of families with net equity in non-residential real estate

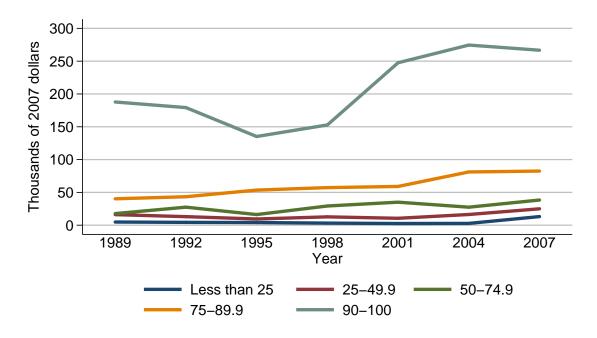
By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	0.9	5.2	13.5	16.7	37.1
1992	0.8	3.5	9.5	17.0	35.2
1995	0.8	4.7	8.5	15.6	33.9
1998	0.6	3.5	7.8	16.8	30.3
2001	0.1	3.6	7.8	15.6	29.9
2004	0.2	4.1	8.3	15.1	28.8
2007	0.4	3.7	7.7	16.4	27.3
Three-ye	ear change (percen	tage points)			
1992	-0.1	-1.7	-4.0	0.3	-1.9
1995	0.0	1.2	-1.0	-1.4	-1.3
1998	-0.2	-1.2	-0.7	1.2	-3.6
2001	-0.5	0.1	0.0	-1.2	-0.4
2004	0.1	0.5	0.5	-0.5	-1.1
2007	0.2	-0.4	-0.6	1.3	-1.5

### Median value of net equity in non-residential real estate for families with holdings

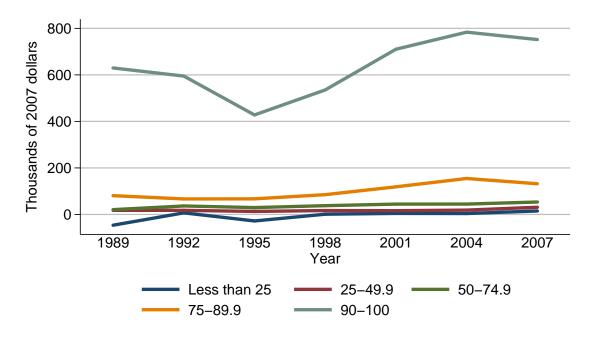
By percentile of net worth



Percentile of net worth				
Less than 25	25-49.9	50-74.9	75-89.9	90-100
usands of 2007 do	ollars)			
4.8	16.1	17.7	40.2	187.8
4.3	13.0	27.5	43.4	179.2
4.1	9.5	16.2	53.5	135.2
3.2	12.7	29.3	57.3	152.8
2.6	10.5	35.1	59.1	247.6
2.7	16.3	27.5	81.1	274.6
13.1	25.0	38.4	82.5	266.7
r change (percen	t)			
-10.4	-19.3	55.4	8.0	-4.6
-4.7	-26.9	-41.1	23.3	-24.6
-22.0	33.7	80.9	7.1	13.0
-18.8	-17.3	19.8	3.1	62.0
3.8	55.2	-21.7	37.2	10.9
385.2	53.4	39.6	1.7	-2.9
	4.8 4.3 4.1 3.2 2.6 2.7 13.1 r change (percenture) -10.4 -4.7 -22.0 -18.8 3.8	Less than 25 25-49.9  usands of 2007 dollars)  4.8 16.1  4.3 13.0  4.1 9.5  3.2 12.7  2.6 10.5  2.7 16.3  13.1 25.0  r change (percent)  -10.4 -19.3  -4.7 -26.9  -22.0 33.7  -18.8 -17.3  3.8 55.2	Less than 25 25-49.9 50-74.9  usands of 2007 dollars)  4.8 16.1 17.7  4.3 13.0 27.5  4.1 9.5 16.2  3.2 12.7 29.3  2.6 10.5 35.1  2.7 16.3 27.5  13.1 25.0 38.4  r change (percent)  -10.4 -19.3 55.4  -4.7 -26.9 -41.1  -22.0 33.7 80.9  -18.8 -17.3 19.8  3.8 55.2 -21.7	Less than 25 25-49.9 50-74.9 75-89.9  Usands of 2007 dollars)  4.8 16.1 17.7 40.2  4.3 13.0 27.5 43.4  4.1 9.5 16.2 53.5  3.2 12.7 29.3 57.3  2.6 10.5 35.1 59.1  2.7 16.3 27.5 81.1  13.1 25.0 38.4 82.5   Ir change (percent)  -10.4 -19.3 55.4 8.0  -4.7 -26.9 -41.1 23.3  -22.0 33.7 80.9 7.1  -18.8 -17.3 19.8 3.1  3.8 55.2 -21.7 37.2

## Mean value of net equity in non-residential real estate for families with holdings

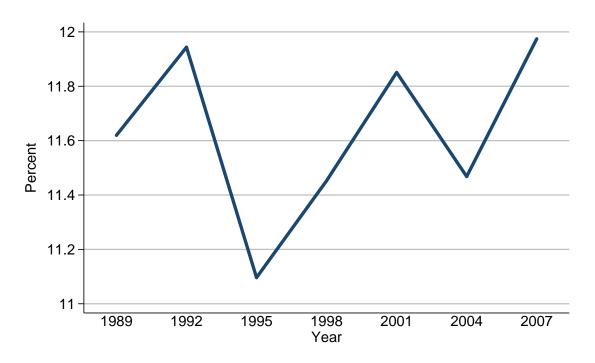
By percentile of net worth



#### Mean value of net equity in non-residential real estate for families with holdings

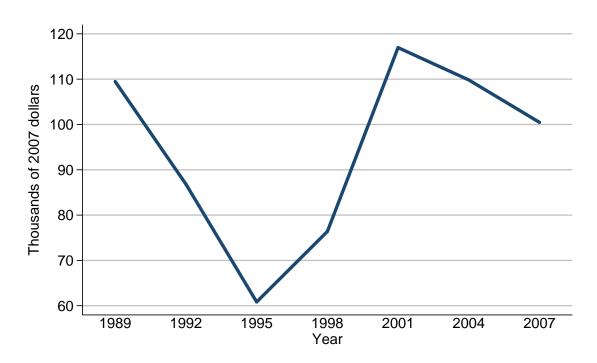
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	-46.2	17.7	20.7	80.9	629.8
1992	6.9	17.6	36.5	66.7	594.9
1995	-28.0	13.0	29.6	67.2	427.8
1998	1.0	16.7	37.7	85.1	535.3
2001	4.6	16.2	44.5	118.8	710.3
2004	4.0	18.7	44.6	154.6	783.7
2007	15.0	30.9	53.5	132.0	751.8
Three-ye	ear change (percen	t)			
1992	-114.9	-0.6	76.3	-17.6	-5.5
1995	-505.8	-26.1	-18.9	0.7	-28.1
1998	-103.6	28.5	27.4	26.6	25.1
2001	360.0	-3.0	18.0	39.6	32.7
2004	-13.0	15.4	0.2	30.1	10.3
2007	275.0	65.2	20.0	-14.6	-4.1

## Percent of families with business equity For all families



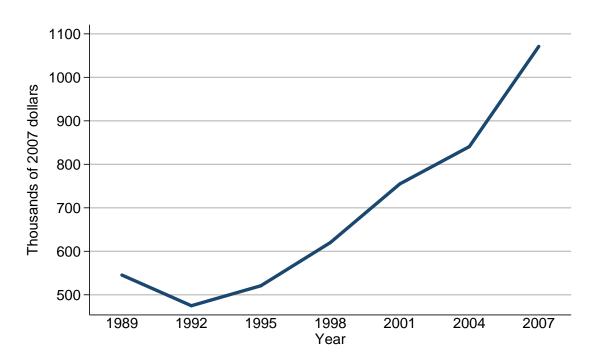
reicent of families with business equity						
Year	All families					
Level (percent)						
1989	11.6					
1992	11.9					
1995	11.1					
1998	11.5					
2001	11.9					
2004	11.5					
2007	12.0					
Three-year change (percentage p	points)					
1992	0.3					
1995	-0.8					
1998	0.4					
2001	0.4					
2004	-0.4					
2007	0.5					

### Median value of business equity for families with holdings For all families



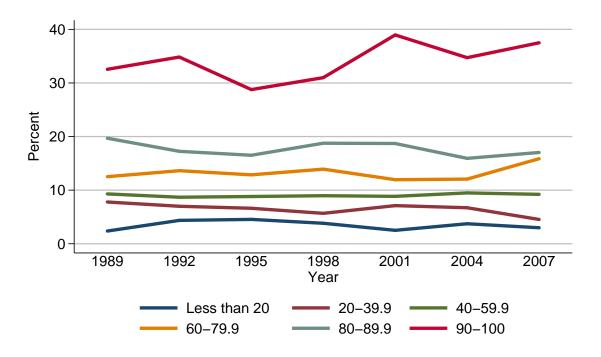
median value of business equity for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	109.5					
1992	86.8					
1995	60.8					
1998	76.4					
2001	117.0					
2004	109.8					
2007	100.5					
Three-year change (percent)						
1992	-20.7					
1995	-30.0					
1998	25.7					
2001	53.1					
2004	-6.2					
2007	-8.5					

### Mean value of business equity for families with holdings For all families



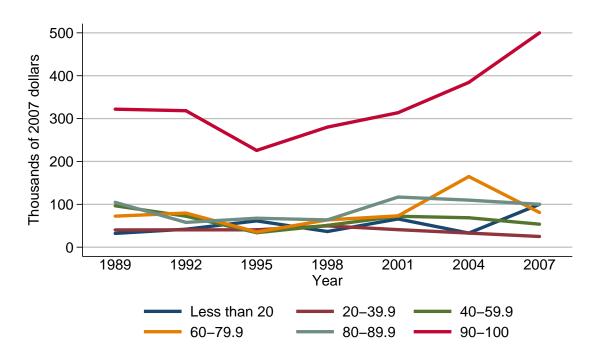
Mean value of business equity for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	545.4					
1992	474.9					
1995	520.8					
1998	620.1					
2001	755.0					
2004	840.7					
2007	1071.1					
Three-year change (percent)						
1992	-12.9					
1995	9.7					
1998	19.1					
2001	21.8					
2004	11.4					
2007	27.4					

## Percent of families with business equity By percentile of income



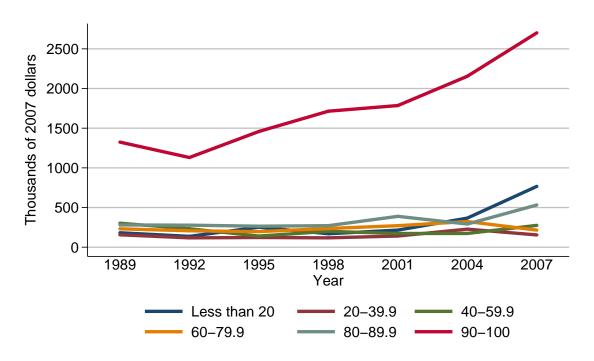
referred families with business equity									
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (pe	ercent)								
1989	2.4	7.8	9.3	12.5	19.7	32.6			
1992	4.4	7.0	8.7	13.6	17.2	34.8			
1995	4.5	6.6	8.8	12.9	16.5	28.8			
1998	3.8	5.7	9.0	13.9	18.8	31.0			
2001	2.5	7.1	8.8	12.0	18.7	39.0			
2004	3.7	6.7	9.5	12.1	15.9	34.7			
2007	3.0	4.5	9.2	15.9	17.0	37.5			
Three-ye	ear change (per	rcentage point	s)						
1992	2.0	-0.8	-0.6	1.1	-2.5	2.2			
1995	0.1	-0.4	0.1	-0.7	-0.7	-6.0			
1998	-0.7	-0.9	0.2	1.0	2.3	2.2			
2001	-1.3	1.4	-0.2	-1.9	-0.1	8.0			
2004	1.2	-0.4	0.7	0.1	-2.8	-4.3			
2007	-0.7	-2.2	-0.3	3.8	1.1	2.8			

## Median value of business equity for families with holdings By percentile of income



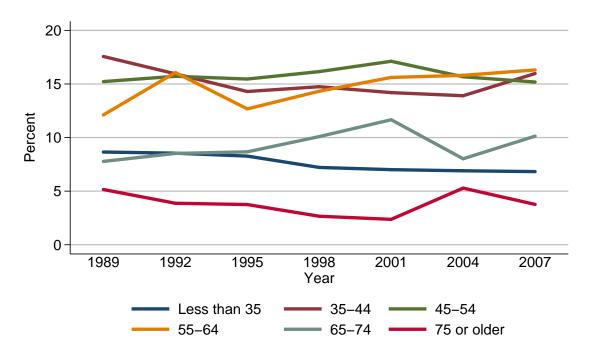
	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (th	ousands of 200	07 dollars)							
1989	32.2	40.2	96.6	72.4	104.6	322.0			
1992	42.0	40.5	72.4	79.6	57.9	318.4			
1995	61.4	40.6	33.8	35.5	67.6	225.8			
1998	36.6	49.7	50.9	63.7	63.7	280.1			
2001	65.9	40.9	72.2	73.1	117.0	313.7			
2004	32.9	32.9	68.6	164.7	109.8	384.4			
2007	100.0	25.0	53.7	81.0	100.0	500.0			
Three-ye	ear change (per	rcent)							
1992	30.4	0.7	-25.1	9.9	-44.6	-1.1			
1995	46.2	0.2	-53.3	-55.4	16.8	-29.1			
1998	-40.4	22.4	50.6	79.4	-5.8	24.0			
2001	80.1	-17.7	41.8	14.8	83.7	12.0			
2004	-50.1	-19.6	-5.0	125.3	-6.2	22.5			
2007	204.0	-24.0	-21.7	-50.8	-8.9	30.1			

## Mean value of business equity for families with holdings By percentile of income



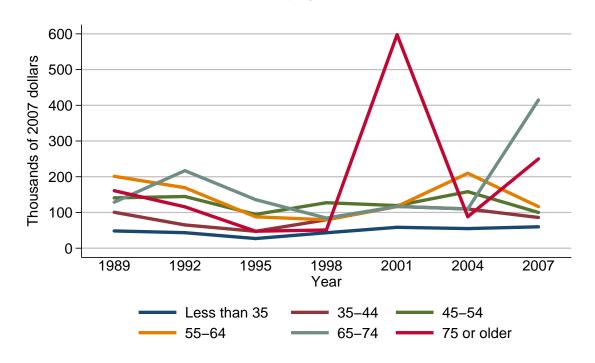
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	181.9	156.1	302.5	231.5	280.5	1324.6	
1992	136.9	117.8	232.8	206.8	277.6	1130.5	
1995	252.6	122.3	140.5	196.6	264.7	1458.6	
1998	169.5	118.0	199.9	235.6	271.6	1714.3	
2001	215.5	140.8	173.0	271.0	389.0	1785.5	
2004	366.8	227.8	173.3	323.6	291.8	2154.7	
2007	766.3	154.6	275.3	215.3	531.9	2701.6	
Three-ye	ear change (pei	rcent)					
1992	-24.7	-24.5	-23.0	-10.7	-1.0	-14.7	
1995	84.5	3.8	-39.6	-4.9	-4.6	29.0	
1998	-32.9	-3.5	42.3	19.8	2.6	17.5	
2001	27.1	19.3	-13.5	15.0	43.2	4.2	
2004	70.2	61.8	0.2	19.4	-25.0	20.7	
2007	108.9	-32.1	58.9	-33.5	82.3	25.4	

## Percent of families with business equity By age of head



					<del>- ,</del>		
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (pe	ercent)						
1989	8.7	17.6	15.2	12.1	7.8	5.2	
1992	8.5	15.9	15.7	16.1	8.5	3.9	
1995	8.3	14.3	15.5	12.7	8.7	3.8	
1998	7.2	14.7	16.2	14.3	10.1	2.7	
2001	7.0	14.2	17.1	15.6	11.7	2.4	
2004	6.9	13.9	15.7	15.8	8.0	5.3	
2007	6.8	16.0	15.2	16.3	10.1	3.8	
Three-ye	ear change (per	centage point	s)				
1992	-0.2	-1.7	0.5	4.0	0.7	-1.3	
1995	-0.2	-1.6	-0.2	-3.4	0.2	-0.1	
1998	-1.1	0.4	0.7	1.6	1.4	-1.1	
2001	-0.2	-0.5	0.9	1.3	1.6	-0.3	
2004	-0.1	-0.3	-1.4	0.2	-3.7	2.9	
2007	-0.1	2.1	-0.5	0.5	2.1	-1.5	

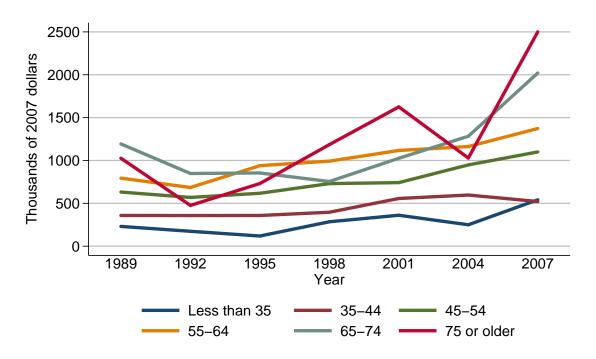
## Median value of business equity for families with holdings By age of head



Median value of business equity for families with holdings

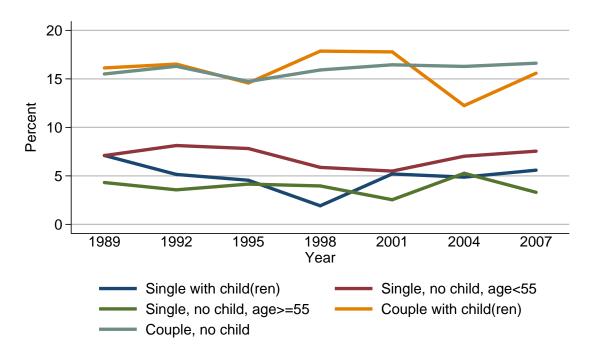
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	48.3	100.6	140.9	201.2	128.8	161.0		
1992	43.4	65.1	144.7	169.3	217.1	115.8		
1995	27.0	47.3	94.6	87.9	135.9	47.5		
1998	43.3	79.6	127.3	79.6	84.3	50.9		
2001	58.5	117.0	119.3	117.0	117.0	597.6		
2004	54.9	109.8	158.2	209.7	109.8	88.2		
2007	59.9	86.0	100.0	116.3	415.0	250.0		
Three-ye	ear change (per	cent)						
1992	-10.1	-35.3	2.7	-15.9	68.6	-28.1		
1995	-37.8	-27.3	-34.6	-48.1	-37.4	-59.0		
1998	60.4	68.3	34.6	-9.4	-38.0	7.2		
2001	35.1	47.0	-6.3	47.0	38.8	1074.1		
2004	-6.2	-6.2	32.6	79.2	-6.2	-85.2		
2007	9.1	-21.7	-36.8	-44.5	278.0	183.4		

### Mean value of business equity for families with holdings By age of head



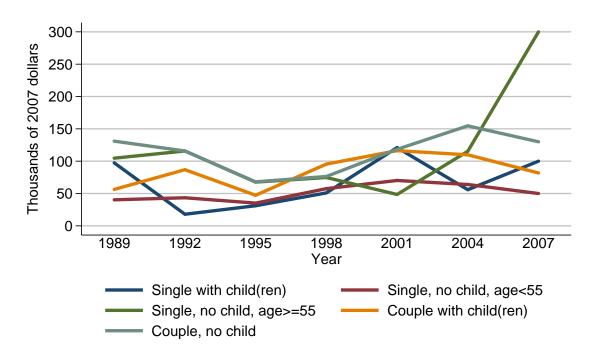
	Age of head									
Year	Less than	35-44	45-54	55-64	65-74	75 or older				
	35									
Level (th	Level (thousands of 2007 dollars)									
1989	230.8	358.7	631.6	794.2	1192.9	1026.3				
1992	174.0	357.7	569.0	684.9	848.3	476.0				
1995	118.9	358.4	617.6	939.9	854.4	731.1				
1998	285.0	396.2	730.1	992.2	754.8	1184.9				
2001	361.1	556.6	742.0	1117.0	1026.0	1625.2				
2004	250.1	597.0	948.3	1162.4	1282.4	1028.8				
2007	541.3	521.5	1099.7	1372.9	2020.5	2500.5				
Three-ye	ear change (per	cent)								
1992	-24.6	-0.3	-9.9	-13.8	-28.9	-53.6				
1995	-31.7	0.2	8.5	37.2	0.7	53.6				
1998	139.7	10.5	18.2	5.6	-11.7	62.1				
2001	26.7	40.5	1.6	12.6	35.9	37.2				
2004	-30.7	7.3	27.8	4.1	25.0	-36.7				
2007	116.4	-12.6	16.0	18.1	57.6	143.1				

## Percent of families with business equity By family structure



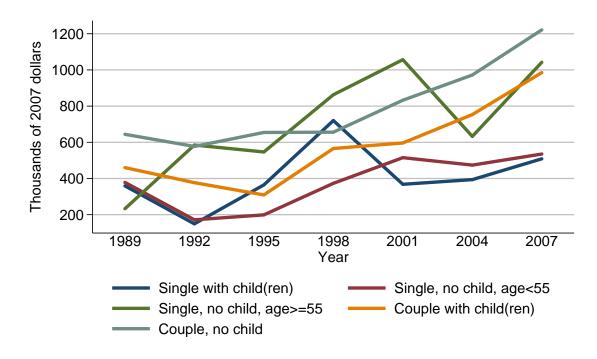
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	7.1	7.1	4.3	16.1	15.5
1992	5.1	8.1	3.6	16.5	16.3
1995	4.6	7.8	4.2	14.6	14.7
1998	1.9	5.9	4.0	17.9	15.9
2001	5.2	5.5	2.5	17.8	16.5
2004	4.9	7.0	5.3	12.2	16.3
2007	5.6	7.5	3.3	15.6	16.6
Three-ye	ar change (percei	ntage points)			
1992	-2.0	1.0	-0.7	0.4	8.0
1995	-0.5	-0.3	0.6	-1.9	-1.6
1998	-2.7	-1.9	-0.2	3.3	1.2
2001	3.3	-0.4	-1.5	-0.1	0.6
2004	-0.3	1.5	2.8	-5.6	-0.2
2007	0.7	0.5	-2.0	3.4	0.3

### Median value of business equity for families with holdings By family structure



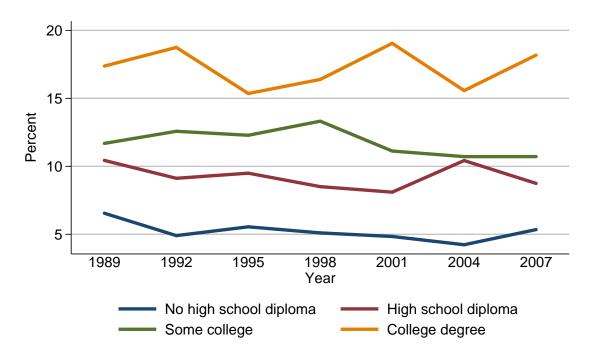
Family structure								
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	97.4	40.2	104.6	56.3	131.0			
1992	17.9	43.4	115.8	86.8	115.8			
1995	31.1	35.1	67.6	47.3	68.1			
1998	50.9	57.5	74.8	95.5	76.4			
2001	121.0	70.2	48.5	116.3	118.4			
2004	55.9	63.9	115.3	109.8	154.6			
2007	100.0	50.0	300.0	81.8	130.0			
Three-ye	ar change (percei	nt)						
1992	-81.6	8.0	10.7	54.2	-11.6			
1995	73.7	-19.1	-41.6	-45.5	-41.2			
1998	63.7	63.8	10.7	101.9	12.2			
2001	137.7	22.1	-35.2	21.8	55.0			
2004	-53.8	-9.0	137.7	-5.6	30.6			
2007	78.9	-21.8	160.2	-25.5	-15.9			

## Mean value of business equity for families with holdings By family structure



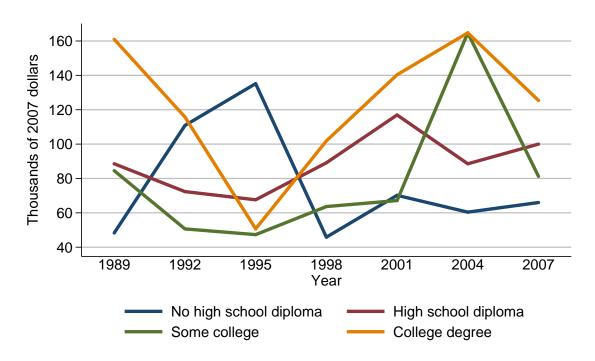
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	359.0	378.5	232.7	460.1	644.2	
1992	149.3	171.7	585.0	377.0	577.2	
1995	364.6	198.9	546.5	309.0	654.4	
1998	720.2	373.1	862.9	565.7	656.0	
2001	367.9	515.1	1056.7	596.3	832.5	
2004	393.8	474.0	632.6	753.3	972.0	
2007	508.8	535.1	1042.2	985.4	1221.6	
Three-ye	ar change (perce	nt)				
1992	-58.4	-54.6	151.4	-18.1	-10.4	
1995	144.2	15.8	-6.6	-18.0	13.4	
1998	97.5	87.6	57.9	83.1	0.2	
2001	-48.9	38.1	22.5	5.4	26.9	
2004	7.0	-8.0	-40.1	26.3	16.8	
2007	29.2	12.9	64.7	30.8	25.7	

## Percent of families with business equity By education of head



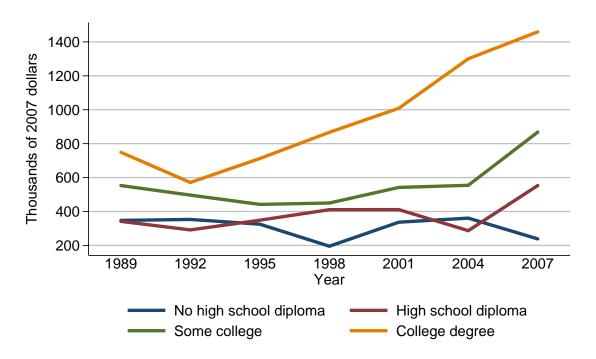
		THE OF IGHTHICS WITH E	aomicoo oquity	
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	6.5	10.4	11.7	17.4
1992	4.9	9.1	12.6	18.7
1995	5.6	9.5	12.3	15.4
1998	5.1	8.5	13.3	16.4
2001	4.8	8.1	11.1	19.0
2004	4.2	10.4	10.7	15.6
2007	5.3	8.7	10.7	18.2
Three-yea	ar change (percentage	points)		
1992	-1.6	-1.3	0.9	1.3
1995	0.7	0.4	-0.3	-3.3
1998	-0.5	-1.0	1.0	1.0
2001	-0.3	-0.4	-2.2	2.6
2004	-0.6	2.3	-0.4	-3.4
2007	1.1	-1.7	0.0	2.6

## Median value of business equity for families with holdings By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	48.3	88.5	84.5	161.0		
1992	110.8	72.4	50.6	115.8		
1995	135.2	67.6	47.3	50.7		
1998	45.8	89.1	63.7	101.9		
2001	70.2	117.0	67.1	140.4		
2004	60.4	88.5	164.7	164.7		
2007	66.0	100.0	81.2	125.4		
Three-yea	ar change (percent)					
1992	129.4	-18.2	-40.1	-28.1		
1995	22.0	-6.6	-6.5	-56.2		
1998	-66.1	31.8	34.7	101.0		
2001	53.3	31.3	5.3	37.8		
2004	-14.0	-24.4	145.5	17.3		
2007	9.3	13.0	-50.7	-23.9		

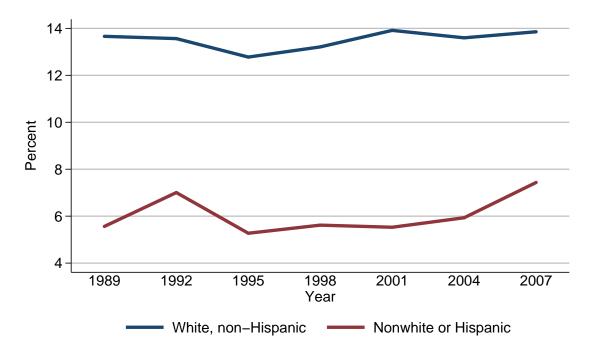
## Mean value of business equity for families with holdings By education of head



Education of head					
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (the	ousands of 2007 dollars)				
1989	347.5	341.9	552.9	749.0	
1992	353.2	291.4	496.6	571.2	
1995	325.2	348.8	441.9	712.4	
1998	195.4	410.8	450.0	866.7	
2001	337.0	411.0	541.9	1008.8	
2004	360.9	287.1	554.5	1300.6	
2007	238.5	553.3	868.2	1459.2	
Three-yea	ar change (percent)				
1992	1.6	-14.8	-10.2	-23.7	
1995	-7.9	19.7	-11.0	24.7	
1998	-39.9	17.8	1.8	21.7	
2001	72.5	0.0	20.4	16.4	
2004	7.1	-30.1	2.3	28.9	
2007	-33.9	92.7	56.6	12.2	

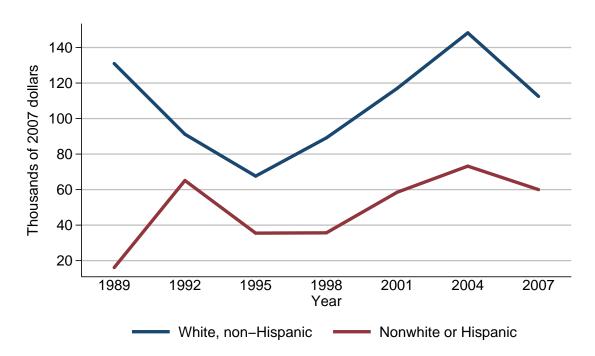
### Percent of families with business equity

By race or ethnicity of respondent



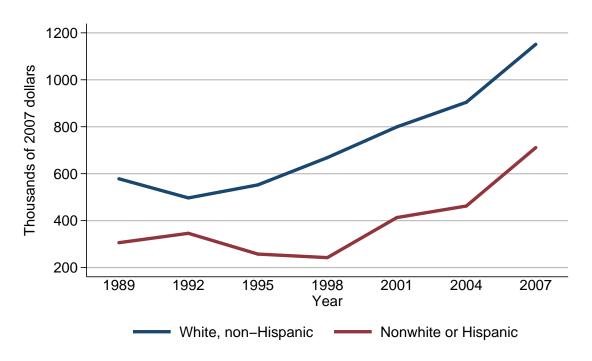
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	13.7	5.6
1992	13.6	7.0
1995	12.8	5.3
1998	13.2	5.6
2001	13.9	5.5
2004	13.6	5.9
2007	13.9	7.4
Three-year cha	nge (percentage points)	
1992	-0.1	1.4
1995	-0.8	-1.7
1998	0.4	0.3
2001	0.7	-0.1
2004	-0.3	0.4
2007	0.3	1.5

## Median value of business equity for families with holdings By race or ethnicity of respondent



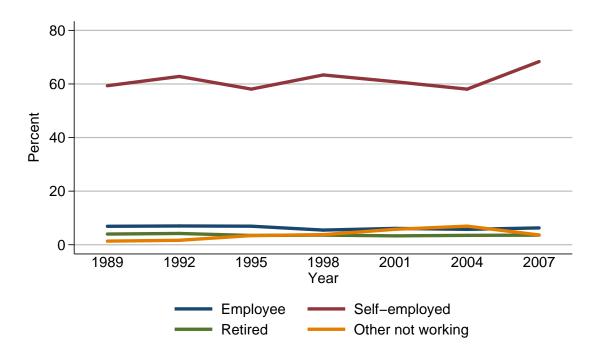
_	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	131.0	16.1
1992	91.2	65.1
1995	67.6	35.5
1998	89.1	35.6
2001	117.0	58.5
2004	148.3	73.2
2007	112.5	60.0
Three-year char	nge (percent)	
1992	-30.4	304.3
1995	-25.9	-45.5
1998	31.8	0.3
2001	31.3	64.3
2004	26.8	25.1
2007	-24.1	-18.0

## Mean value of business equity for families with holdings By race or ethnicity of respondent



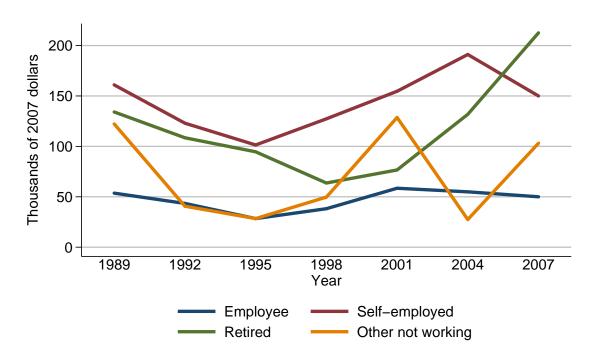
	· · ·	
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	s of 2007 dollars)	
1989	578.3	306.0
1992	496.7	346.0
1995	552.2	257.4
1998	668.5	242.4
2001	799.4	413.0
2004	904.2	462.3
2007	1151.2	711.1
Three-year char	nge (percent)	
1992	-14.1	13.1
1995	11.2	-25.6
1998	21.1	-5.8
2001	19.6	70.4
2004	13.1	11.9
2007	27.3	53.8

## Percent of families with business equity By current work status of head



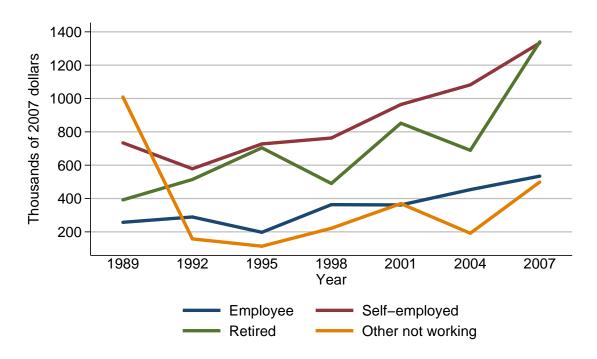
Current work status of head				
Voor	Employee			Othernet
Year	Employee	Self-employed	Retired	Other not
				working
Level (per	cent)			
1989	6.9	59.3	4.0	1.4
1992	7.0	62.8	4.2	1.7
1995	6.9	58.1	3.5	3.4
1998	5.5	63.4	3.6	3.8
2001	6.1	60.8	3.3	5.8
2004	5.8	58.1	3.5	6.9
2007	6.3	68.4	3.6	3.6
Three-yea	r change (percentag	ge points)		
1992	0.1	3.5	0.2	0.3
1995	-0.1	-4.7	-0.7	1.7
1998	-1.4	5.3	0.1	0.4
2001	0.6	-2.6	-0.3	2.0
2004	-0.3	-2.7	0.2	1.1
2007	0.5	10.3	0.1	-3.3

## Median value of business equity for families with holdings By current work status of head



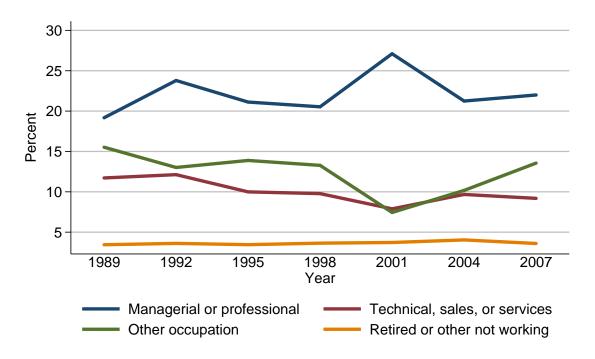
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	53.6	161.0	134.1	122.3
1992	43.4	123.0	108.5	40.7
1995	28.4	101.4	94.6	28.4
1998	38.2	127.3	63.7	49.7
2001	58.5	154.7	76.6	128.7
2004	54.9	191.1	131.8	27.5
2007	50.0	150.0	212.6	103.1
Three-year	r change (percent)			
1992	-19.0	-23.6	-19.1	-66.7
1995	-34.6	-17.6	-12.8	-30.2
1998	34.5	25.5	-32.7	75.0
2001	53.1	21.5	20.3	159.0
2004	-6.2	23.5	72.1	-78.6
2007	-8.9	-21.5	61.3	274.9

## Mean value of business equity for families with holdings By current work status of head



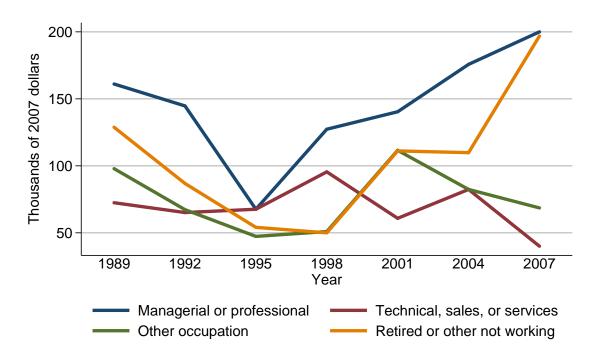
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	usands of 2007 doll	ars)		
1989	257.4	734.0	391.8	1009.2
1992	289.3	578.5	514.3	157.8
1995	197.5	727.5	704.1	114.0
1998	363.3	763.1	490.3	221.5
2001	361.4	964.0	851.9	369.3
2004	453.4	1082.0	689.4	191.7
2007	534.2	1333.5	1340.3	499.1
Three-yea	r change (percent)			
1992	12.4	-21.2	31.3	-84.4
1995	-31.7	25.8	36.9	-27.8
1998	83.9	4.9	-30.4	94.3
2001	-0.5	26.3	73.8	66.7
2004	25.5	12.2	-19.1	-48.1
2007	17.8	23.2	94.4	160.4

## Percent of families with business equity By current occupation of head



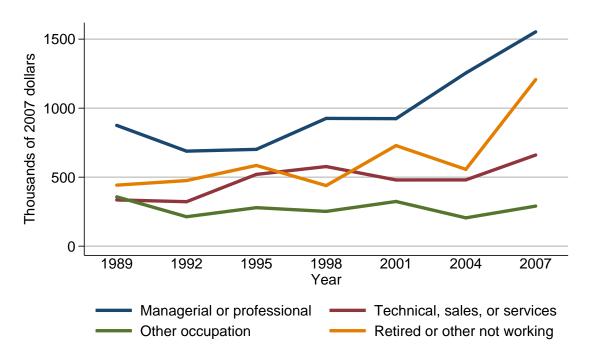
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	19.2	11.7	15.5	3.4
1992	23.8	12.1	13.0	3.6
1995	21.1	10.0	13.9	3.5
1998	20.5	9.8	13.3	3.6
2001	27.1	7.9	7.4	3.7
2004	21.2	9.7	10.2	4.0
2007	22.0	9.2	13.6	3.6
Three-yea	ar change (percentag	e points)		
1992	4.6	0.4	-2.5	0.2
1995	-2.7	-2.1	0.9	-0.1
1998	-0.6	-0.2	-0.6	0.1
2001	6.6	-1.9	-5.9	0.1
2004	-5.9	1.8	2.8	0.3
2007	0.8	-0.5	3.4	-0.4

## Median value of business equity for families with holdings By current occupation of head



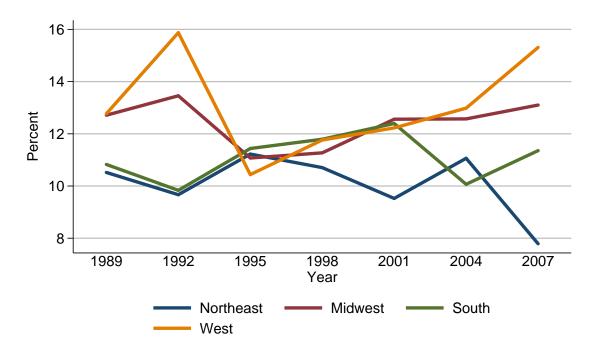
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	ars)		
1989	161.1	72.4	97.9	128.8
1992	144.7	65.1	67.3	86.8
1995	67.6	67.6	47.3	54.1
1998	127.3	95.5	50.9	50.0
2001	140.4	60.8	111.6	111.1
2004	175.7	82.4	82.4	109.8
2007	200.0	40.0	68.6	196.9
Three-yea	ar change (percent)			
1992	-10.2	-10.1	-31.3	-32.6
1995	-53.3	3.8	-29.7	-37.7
1998	88.3	41.3	7.6	-7.6
2001	10.3	-36.3	119.3	122.2
2004	25.1	35.5	-26.2	-1.2
2007	13.8	-51.5	-16.7	79.3

## Mean value of business equity for families with holdings By current occupation of head

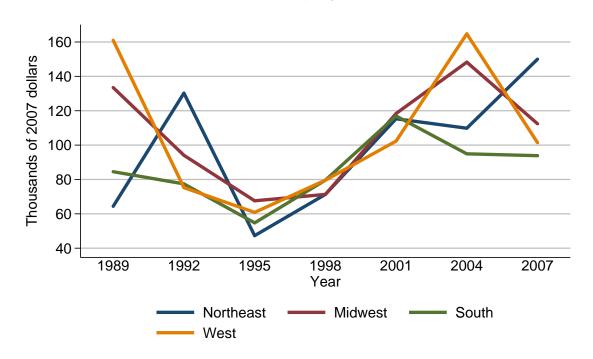


	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	usands of 2007 dolla	rs)				
1989	875.4	335.3	357.7	442.3		
1992	688.6	322.3	213.5	475.5		
1995	701.6	520.1	279.2	585.1		
1998	925.9	577.2	252.0	439.2		
2001	924.1	479.9	324.0	729.0		
2004	1254.8	480.4	205.3	556.7		
2007	1552.9	660.5	290.6	1207.0		
Three-yea	ar change (percent)					
1992	-21.3	-3.9	-40.3	7.5		
1995	1.9	61.4	30.8	23.0		
1998	32.0	11.0	-9.7	-24.9		
2001	-0.2	-16.9	28.6	66.0		
2004	35.8	0.1	-36.6	-23.6		
2007	23.8	37.5	41.5	116.8		

# Percent of families with business equity By region



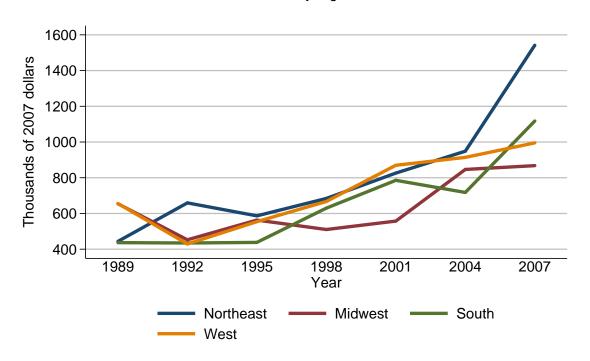
		THE OT IMPLIES WITH DE	zemece equity	
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	10.5	12.7	10.8	12.8
1992	9.7	13.5	9.8	15.9
1995	11.2	11.1	11.4	10.4
1998	10.7	11.3	11.8	11.8
2001	9.5	12.6	12.4	12.2
2004	11.1	12.6	10.1	13.0
2007	7.8	13.1	11.4	15.3
Three-yea	r change (percentage	points)		
1992	-0.8	0.8	-1.0	3.1
1995	1.5	-2.4	1.6	-5.5
1998	-0.5	0.2	0.4	1.4
2001	-1.2	1.3	0.6	0.4
2004	1.6	0.0	-2.3	0.8
2007	-3.3	0.5	1.3	2.3



Median value of business equity for families with holdings

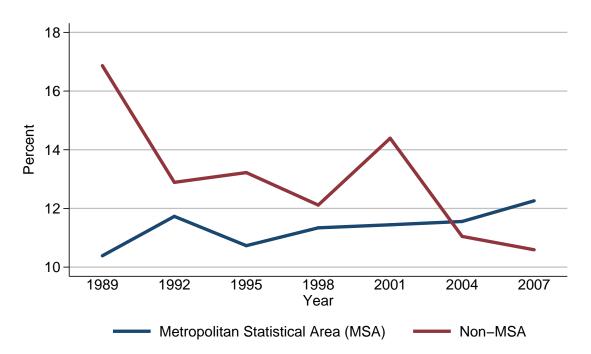
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	64.4	133.5	84.5	161.0
1992	130.2	94.1	77.4	75.2
1995	47.3	67.6	54.8	60.8
1998	71.3	71.3	79.6	79.6
2001	115.3	118.4	117.0	102.3
2004	109.8	148.3	94.9	164.7
2007	150.0	112.4	93.8	101.4
Three-year	r change (percent)			
1992	102.2	-29.5	-8.4	-53.3
1995	-63.7	-28.2	-29.2	-19.1
1998	50.7	5.5	45.3	30.9
2001	61.7	66.1	47.0	28.5
2004	-4.8	25.3	-18.9	61.0
2007	36.6	-24.2	-1.2	-38.4

## Mean value of business equity for families with holdings By region



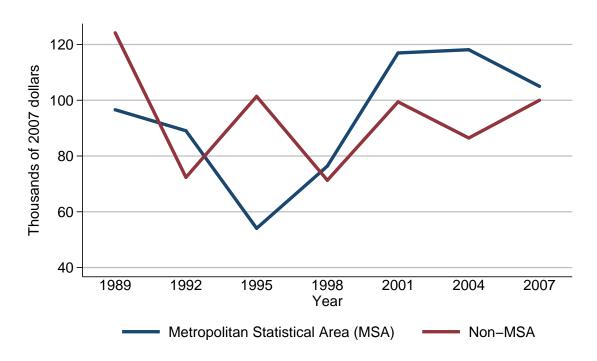
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	443.7	654.5	436.8	656.0
1992	659.2	452.7	434.8	429.2
1995	586.7	563.0	438.1	554.1
1998	684.1	510.2	630.0	667.3
2001	826.2	557.4	785.7	869.8
2004	948.6	846.5	717.7	914.0
2007	1541.6	867.7	1117.6	995.2
Three-year	r change (percent)			
1992	48.6	-30.8	-0.5	-34.6
1995	-11.0	24.4	0.8	29.1
1998	16.6	-9.4	43.8	20.4
2001	20.8	9.3	24.7	30.3
2004	14.8	51.9	-8.7	5.1
2007	62.5	2.5	55.7	8.9

## Percent of families with business equity By urbanicity



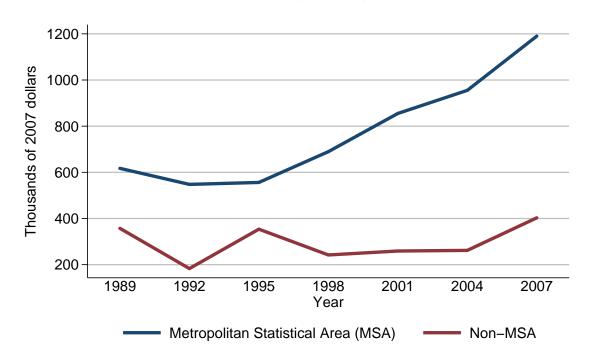
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	10.4	16.9			
1992	11.7	12.9			
1995	10.7	13.2			
1998	11.3	12.1			
2001	11.4	14.4			
2004	11.6	11.0			
2007	12.3	10.6			
Three-year o	change (percentage points)				
1992	1.3	-4.0			
1995	-1.0	0.3			
1998	0.6	-1.1			
2001	0.1	2.3			
2004	0.2	-3.4			
2007	0.7	-0.4			

## Median value of business equity for families with holdings By urbanicity



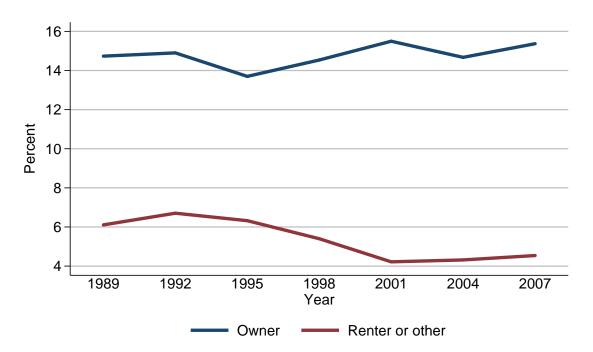
	Urbanicit	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA				
	(MSA)					
Level (thousa	ands of 2007 dollars)					
1989	96.6	124.2				
1992	89.1	72.4				
1995	54.1	101.4				
1998	76.4	71.3				
2001	117.0	99.4				
2004	118.1	86.5				
2007	105.0	100.0				
Three-year c	hange (percent)					
1992	-7.8	-41.7				
1995	-39.3	40.1				
1998	41.2	-29.7				
2001	53.1	39.4				
2004	0.9	-13.0				
2007	-11.1	15.6				

## Mean value of business equity for families with holdings By urbanicity



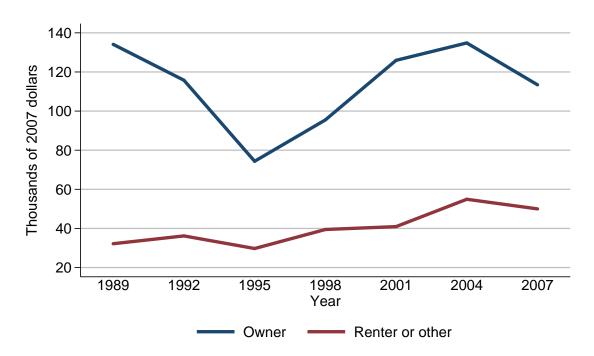
	Urbanic	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	617.2	357.2
1992	547.7	183.0
1995	556.2	353.7
1998	689.5	242.0
2001	855.1	259.1
2004	955.1	261.7
2007	1190.1	402.8
Three-year c	hange (percent)	
1992	-11.3	-48.8
1995	1.6	93.3
1998	24.0	-31.6
2001	24.0	7.1
2004	11.7	1.0
2007	24.6	53.9

## Percent of families with business equity By housing status



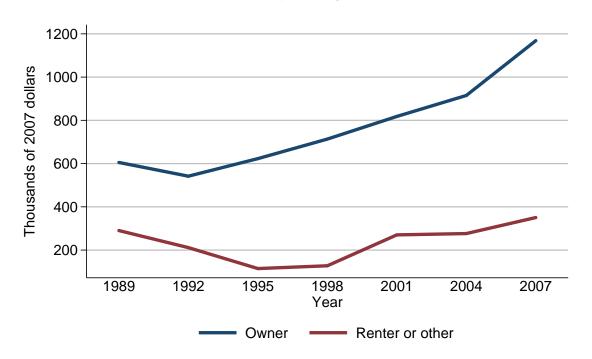
_	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	14.7	6.1
1992	14.9	6.7
1995	13.7	6.3
1998	14.5	5.4
2001	15.5	4.2
2004	14.7	4.3
2007	15.4	4.5
Three-year chang	ge (percentage points)	
1992	0.2	0.6
1995	-1.2	-0.4
1998	0.8	-0.9
2001	1.0	-1.2
2004	-0.8	0.1
2007	0.7	0.2

## Median value of business equity for families with holdings By housing status



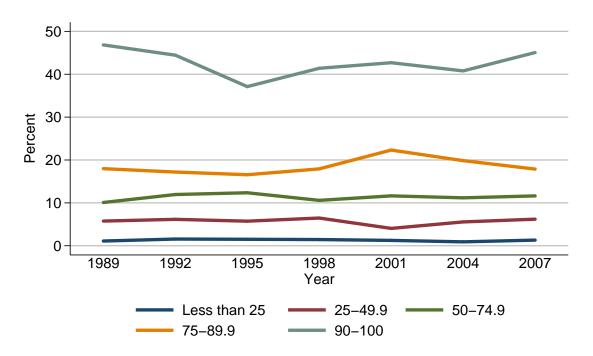
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	134.1	32.2
1992	115.8	36.2
1995	74.4	29.7
1998	95.5	39.5
2001	126.0	40.9
2004	134.8	54.9
2007	113.4	50.0
Three-year change	e (percent)	
1992	-13.6	12.4
1995	-35.8	-18.0
1998	28.4	33.0
2001	31.9	3.5
2004	7.0	34.2
2007	-15.9	-8.9

## Mean value of business equity for families with holdings By housing status



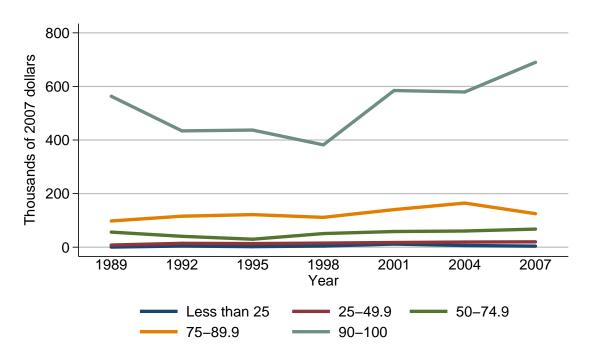
	Ног	using status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	605.2	290.2
1992	541.8	211.4
1995	623.0	114.5
1998	713.3	127.4
2001	818.0	270.3
2004	915.1	276.3
2007	1168.4	350.5
Three-year chang	e (percent)	
1992	-10.5	-27.2
1995	15.0	-45.8
1998	14.5	11.3
2001	14.7	112.2
2004	11.9	2.2
2007	27.7	26.9

## Percent of families with business equity By percentile of net worth



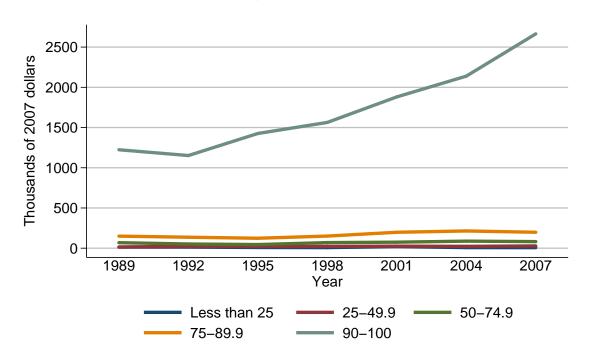
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	1.1	5.8	10.1	18.0	46.8
1992	1.6	6.2	12.0	17.2	44.5
1995	1.5	5.7	12.4	16.6	37.1
1998	1.4	6.5	10.6	17.9	41.4
2001	1.2	4.0	11.6	22.3	42.7
2004	0.9	5.6	11.2	19.9	40.8
2007	1.3	6.2	11.6	17.9	45.1
Three-ye	ear change (percen	tage points)			
1992	0.5	0.4	1.9	-0.8	-2.3
1995	-0.1	-0.5	0.4	-0.6	-7.4
1998	-0.1	0.8	-1.8	1.3	4.3
2001	-0.2	-2.5	1.0	4.4	1.3
2004	-0.3	1.6	-0.4	-2.4	-1.9
2007	0.4	0.6	0.4	-2.0	4.3

## Median value of business equity for families with holdings By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	0.5	8.0	56.3	97.9	563.5
1992	4.3	14.5	40.7	115.8	434.1
1995	2.0	13.5	29.7	121.7	437.2
1998	4.5	15.3	50.9	111.4	382.0
2001	11.7	17.5	58.5	140.4	584.8
2004	6.4	19.2	60.4	164.7	579.3
2007	4.0	20.0	67.6	125.0	690.0
Three-ye	ear change (percen	t)			
1992	760.0	81.2	-27.7	18.3	-23.0
1995	-53.5	-6.9	-27.0	5.1	0.7
1998	125.0	13.3	71.4	-8.5	-12.6
2001	160.0	14.4	14.9	26.0	53.1
2004	-45.3	9.7	3.2	17.3	-0.9
2007	-37.5	4.2	11.9	-24.1	19.1

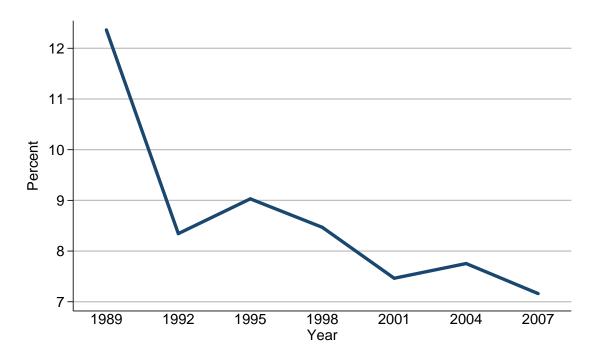
### Mean value of business equity for families with holdings By percentile of net worth



### Mean value of business equity for families with holdings

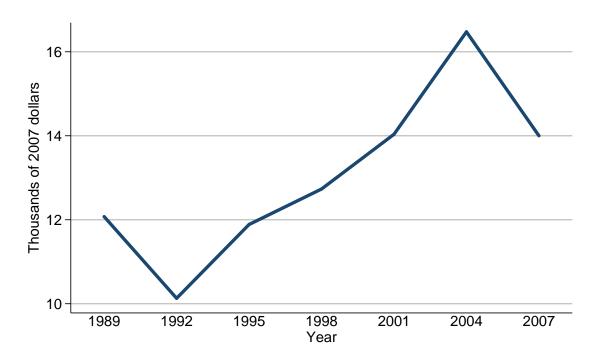
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	13.3	15.4	68.8	149.9	1223.7
1992	14.4	22.9	52.3	136.4	1152.0
1995	8.7	21.3	45.5	123.7	1426.2
1998	7.3	22.0	69.5	150.8	1563.7
2001	20.8	25.4	75.0	198.1	1881.1
2004	7.6	22.9	87.8	214.3	2139.0
2007	6.7	28.3	81.9	198.0	2664.7
Three-ye	ear change (percen	t)			
1992	8.3	48.7	-24.0	-9.0	-5.9
1995	-39.6	-7.0	-13.0	-9.3	23.8
1998	-16.1	3.3	52.7	21.9	9.6
2001	184.9	15.5	7.9	31.4	20.3
2004	-63.5	-9.8	17.1	8.2	13.7
2007	-11.8	23.6	-6.7	-7.6	24.6

### Percent of families with other nonfinancial assets For all families



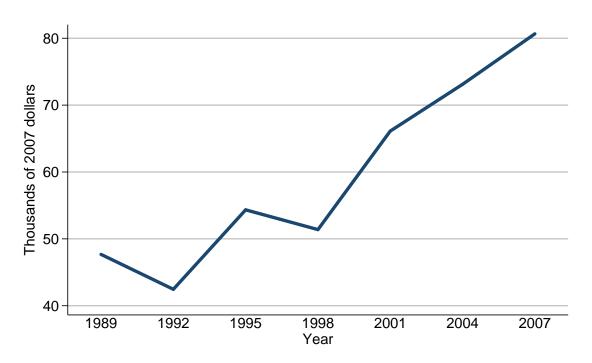
Percent of families with other nonfinancial assets						
Year	All families					
Level (percent)						
1989	12.4					
1992	8.3					
1995	9.0					
1998	8.5					
2001	7.5					
2004	7.8					
2007	7.2					
Three-year change (percent	age points)					
1992	-4.1					
1995	0.7					
1998	-0.5					
2001	-1.0					
2004	0.3					
2007	-0.6					

# Median value of other nonfinancial assets for families with holdings For all families



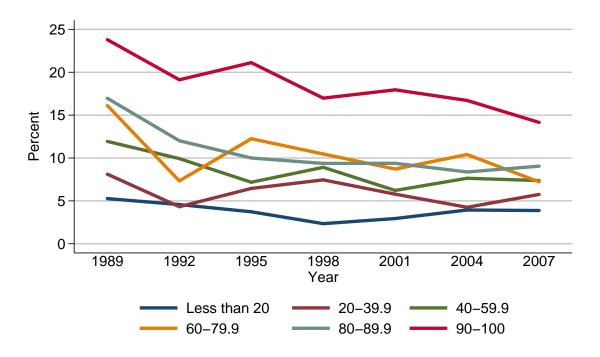
median value of other normalicial assets for families with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	12.1						
1992	10.1						
1995	11.9						
1998	12.7						
2001	14.0						
2004	16.5						
2007	14.0						
Three-year change (percent)							
1992	-16.5						
1995	17.8						
1998	6.7						
2001	10.2						
2004	17.9						
2007	-15.2						

### Mean value of other nonfinancial assets for families with holdings For all families



Mean value of other normalicial assets for families with nordings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	47.7						
1992	42.5						
1995	54.3						
1998	51.4						
2001	66.1						
2004	73.1						
2007	80.7						
Three-year change (percent)							
1992	-10.9						
1995	27.8						
1998	-5.3						
2001	28.6						
2004	10.6						
2007	10.4						

### Percent of families with other nonfinancial assets By percentile of income



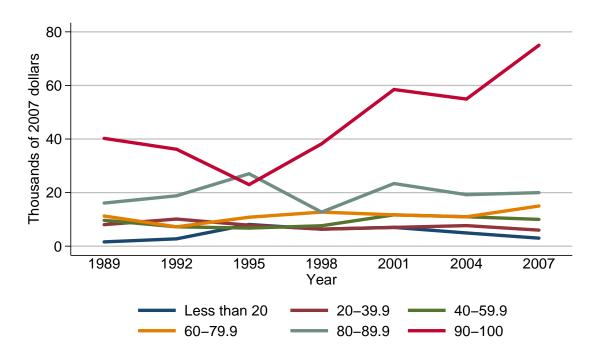
		Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9			
	20							
Level (pe	ercent)							
1989	5.3	8.1	11.9	16.1	17.0			

Level (per	cent)					
1989	5.3	8.1	11.9	16.1	17.0	23.8
1992	4.6	4.3	9.9	7.3	12.0	19.1
1995	3.7	6.4	7.2	12.2	10.0	21.1
1998	2.3	7.4	8.9	10.5	9.4	17.0
2001	2.9	5.8	6.2	8.7	9.4	17.9
2004	3.9	4.3	7.6	10.4	8.4	16.7
2007	3.9	5.7	7.4	7.2	9.0	14.1
Three-yea	r change (pe	ercentage points	s)			
1992	-0.7	-3.8	-2.0	-8.8	-5.0	-4.7
1995	-0.9	2.1	-2.7	4.9	-2.0	2.0
1998	-1.4	1.0	1.7	-1.7	-0.6	-4.1
2001	0.6	-1.6	-2.7	-1.8	0.0	0.9
2004	1.0	-1.5	1.4	1.7	-1.0	-1.2
2007	0.0	1.4	-0.2	-3.2	0.6	-2.6

Percent of families with other nonfinancial assets

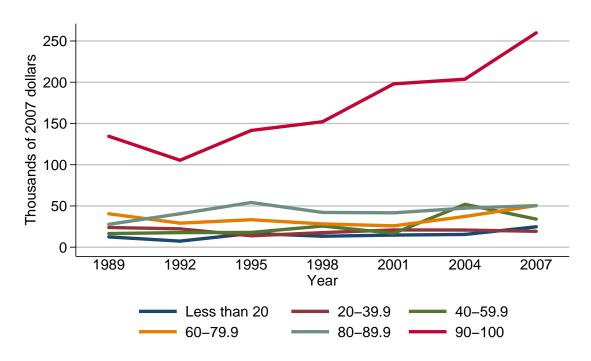
90-100

### Median value of other nonfinancial assets for families with holdings By percentile of income



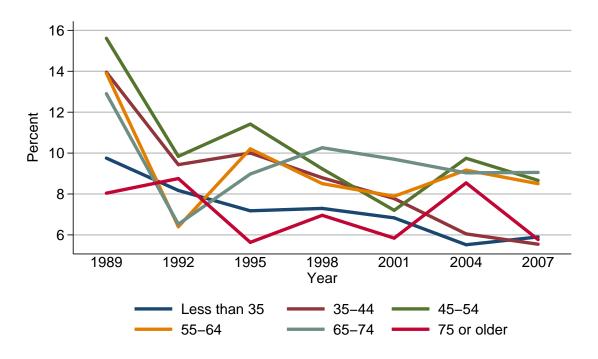
			D 12			, -			
Percentile of income									
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (th	ousands of 200	07 dollars)							
1989	1.6	8.0	9.7	11.3	16.1	40.2			
1992	2.7	10.1	7.2	7.2	18.8	36.2			
1995	8.1	7.8	6.8	10.8	27.0	23.0			
1998	6.4	6.4	7.6	12.7	12.7	38.2			
2001	7.0	7.0	11.7	11.7	23.4	58.5			
2004	4.9	7.7	11.0	11.0	19.2	54.9			
2007	3.0	6.0	10.0	15.0	20.0	75.0			
Three-ye	ear change (per	rcent)							
1992	68.8	26.2	-25.8	-36.3	16.8	-10.0			
1995	200.0	-22.8	-5.6	50.0	43.6	-36.5			
1998	-21.0	-17.9	11.8	17.6	-53.0	66.1			
2001	9.4	9.4	53.9	-7.9	84.3	53.1			
2004	-30.0	10.0	-6.0	-6.0	-17.9	-6.2			
2007	-38.8	-22.1	-9.1	36.4	4.2	36.6			

### Mean value of other nonfinancial assets for families with holdings By percentile of income



			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	12.5	23.9	16.5	40.6	27.7	134.5
1992	7.4	22.2	17.7	29.2	40.5	105.4
1995	16.7	13.8	17.9	33.3	54.2	141.6
1998	13.3	17.7	25.6	28.2	42.2	152.1
2001	14.7	20.9	16.9	25.9	41.7	198.0
2004	15.5	20.8	52.0	37.3	47.3	203.7
2007	24.7	19.3	34.1	50.4	50.4	259.9
Three-ye	ear change (pei	rcent)				
1992	-40.8	-7.1	7.3	-28.1	46.2	-21.6
1995	125.7	-37.8	1.1	14.0	33.8	34.3
1998	-20.4	28.3	43.0	-15.3	-22.1	7.4
2001	10.5	18.1	-34.0	-8.2	-1.2	30.2
2004	5.4	-0.5	207.7	44.0	13.4	2.9
2007	59.4	-7.2	-34.4	35.1	6.6	27.6

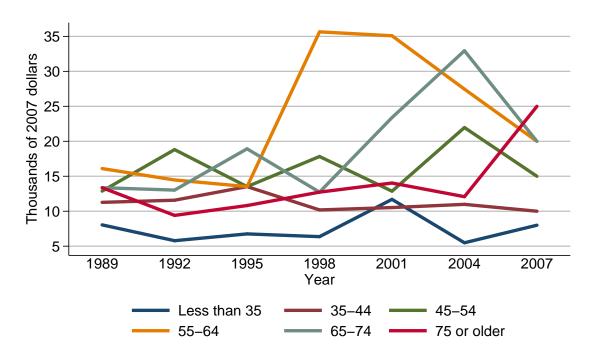
### Percent of families with other nonfinancial assets By age of head



Percent	of far	niliae	with	other	nonfina	ancial	accate
reiceiii	UI IAI	1111163	WILLI	OHIEL	HUHHHE	ıııcıaı	<b>433513</b>

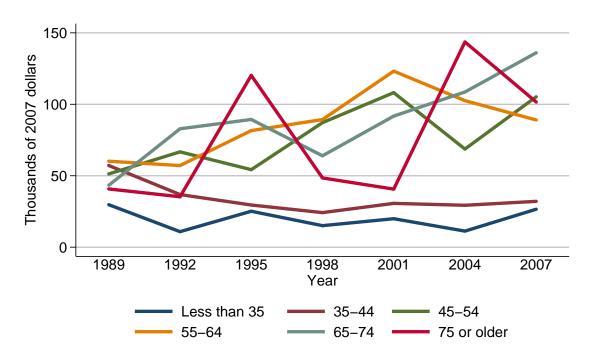
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	9.8	14.0	15.6	13.9	12.9	8.0		
1992	8.2	9.4	9.8	6.4	6.5	8.8		
1995	7.2	10.0	11.4	10.2	9.0	5.6		
1998	7.3	8.8	9.2	8.5	10.3	7.0		
2001	6.8	7.8	7.2	7.9	9.7	5.8		
2004	5.5	6.0	9.7	9.2	9.0	8.5		
2007	5.9	5.5	8.7	8.5	9.1	5.8		
Three-ye	ear change (per	centage point	s)					
1992	-1.6	-4.6	-5.8	-7.5	-6.4	8.0		
1995	-1.0	0.6	1.6	3.8	2.5	-3.2		
1998	0.1	-1.2	-2.2	-1.7	1.3	1.4		
2001	-0.5	-1.0	-2.0	-0.6	-0.6	-1.2		
2004	-1.3	-1.8	2.5	1.3	-0.7	2.7		
2007	0.4	-0.5	-1.0	-0.7	0.1	-2.7		

### Median value of other nonfinancial assets for families with holdings By age of head



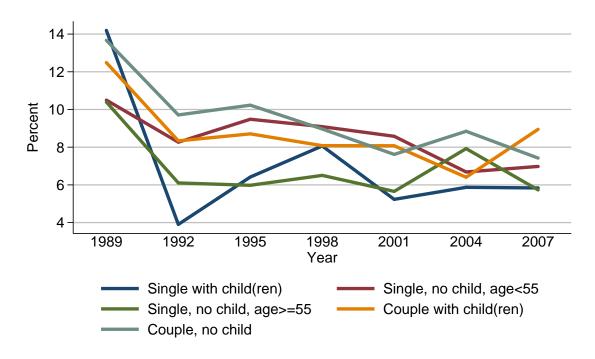
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	8.0	11.3	12.9	16.1	13.4	13.4		
1992	5.8	11.6	18.8	14.5	13.0	9.4		
1995	6.8	13.5	13.5	13.5	18.9	10.8		
1998	6.4	10.2	17.8	35.6	12.7	12.7		
2001	11.7	10.5	12.9	35.1	23.4	14.0		
2004	5.5	11.0	22.0	27.5	32.9	12.1		
2007	8.0	10.0	15.0	20.0	20.0	25.0		
Three-ye	ear change (per	cent)						
1992	-27.5	2.7	45.7	-9.9	-3.0	-29.9		
1995	17.2	16.4	-28.2	-6.9	45.4	14.9		
1998	-5.9	-24.4	31.9	163.7	-32.8	17.6		
2001	82.8	2.9	-27.5	-1.4	84.3	10.2		
2004	-53.0	4.8	70.5	-21.7	40.6	-13.6		
2007	45.5	-9.1	-31.8	-27.3	-39.2	106.6		

### Mean value of other nonfinancial assets for families with holdings By age of head



	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	29.7	57.2	51.3	60.2	43.3	40.8		
1992	10.9	36.8	66.7	57.1	82.9	35.3		
1995	25.2	29.5	54.3	81.6	89.4	120.2		
1998	15.1	24.2	87.2	89.3	64.0	48.5		
2001	19.9	30.7	108.1	123.2	91.7	40.7		
2004	11.3	29.3	68.7	102.6	108.6	143.6		
2007	26.6	32.1	105.2	89.0	136.0	101.6		
Three-ye	ear change (per	cent)						
1992	-63.3	-35.7	30.0	-5.1	91.5	-13.5		
1995	131.2	-19.8	-18.6	42.9	7.8	240.5		
1998	-40.1	-18.0	60.6	9.4	-28.4	-59.7		
2001	31.8	26.9	24.0	38.0	43.3	-16.1		
2004	-43.2	-4.6	-36.4	-16.7	18.4	252.8		
2007	135.4	9.6	53.1	-13.3	25.2	-29.2		

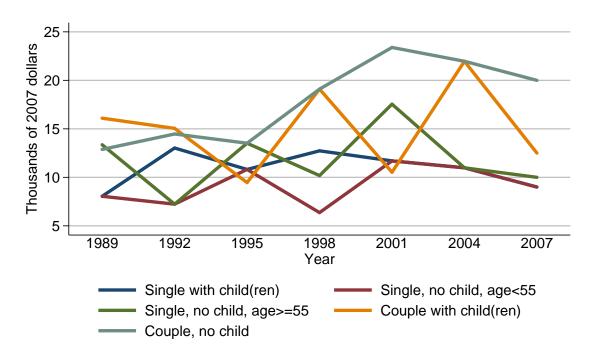
### Percent of families with other nonfinancial assets By family structure



Percent of families with other nonfinancial assets

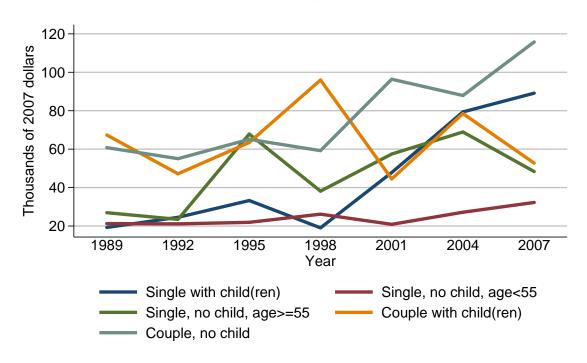
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	14.2	10.5	10.4	12.5	13.7
1992	3.9	8.3	6.1	8.3	9.7
1995	6.4	9.5	6.0	8.7	10.2
1998	8.1	9.1	6.5	8.1	9.0
2001	5.2	8.6	5.7	8.1	7.6
2004	5.9	6.7	7.9	6.4	8.8
2007	5.8	7.0	5.7	8.9	7.4
Three-ye	ar change (percei	ntage points)			
1992	-10.3	-2.2	-4.3	-4.2	-4.0
1995	2.5	1.2	-0.1	0.4	0.5
1998	1.7	-0.4	0.5	-0.6	-1.2
2001	-2.9	-0.5	-0.8	0.0	-1.4
2004	0.7	-1.9	2.2	-1.7	1.2
2007	-0.1	0.3	-2.2	2.5	-1.4

### Median value of other nonfinancial assets for families with holdings By family structure



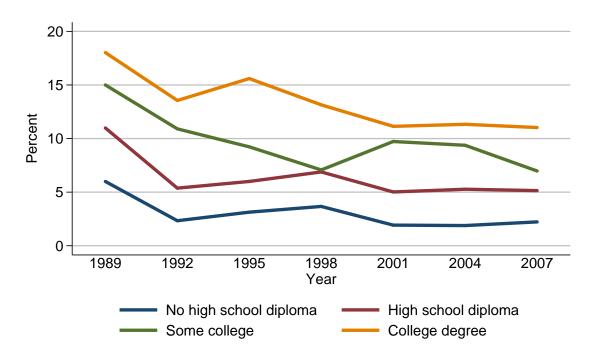
	Family structure				
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	8.0	8.0	13.4	16.1	12.9
1992	13.0	7.2	7.2	15.0	14.5
1995	10.8	10.8	13.5	9.5	13.5
1998	12.7	6.4	10.2	19.1	19.1
2001	11.7	11.7	17.5	10.5	23.4
2004	11.0	11.0	11.0	22.0	22.0
2007	9.0	9.0	10.0	12.5	20.0
Three-ye	ar change (percei	nt)			
1992	62.5	-10.0	-46.3	-6.8	12.4
1995	-16.9	50.0	87.5	-36.7	-6.9
1998	17.6	-40.7	-24.4	101.1	41.5
2001	-7.9	82.8	71.6	-45.0	22.5
2004	-6.0	-6.0	-37.1	109.5	-6.0
2007	-18.2	-18.2	-9.1	-43.2	-9.1

### Mean value of other nonfinancial assets for families with holdings By family structure



	Family structure				
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	19.3	21.3	26.9	67.4	60.8
1992	24.5	21.1	23.5	47.2	55.1
1995	33.3	21.9	67.9	63.5	65.1
1998	19.1	26.2	38.1	96.0	59.2
2001	47.8	20.9	57.5	44.5	96.4
2004	79.4	27.2	68.9	78.5	87.9
2007	89.1	32.3	48.3	52.7	115.8
Three-ye	ar change (percei	nt)			
1992	26.9	-0.9	-12.6	-30.0	-9.4
1995	35.9	3.8	188.9	34.5	18.1
1998	-42.6	19.6	-43.9	51.2	-9.1
2001	150.3	-20.2	50.9	-53.6	62.8
2004	66.1	30.1	19.8	76.4	-8.8
2007	12.2	18.8	-29.9	-32.9	31.7

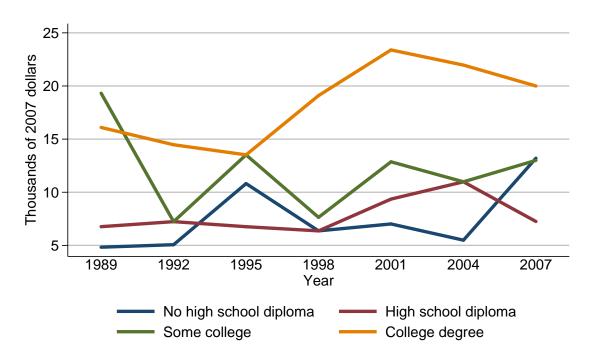
### Percent of families with other nonfinancial assets By education of head



Percent of families with other nonfinancial assets

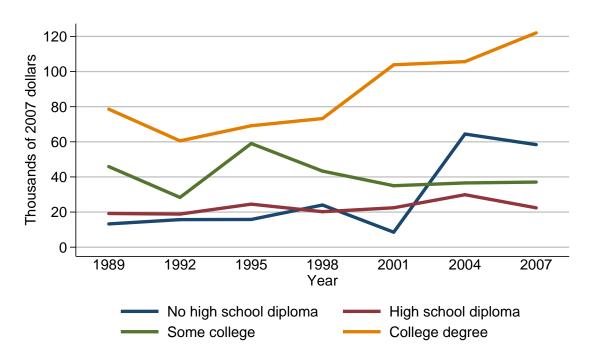
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	6.0	11.0	15.0	18.0
1992	2.3	5.4	10.9	13.6
1995	3.1	6.0	9.2	15.6
1998	3.7	6.9	7.1	13.1
2001	1.9	5.0	9.7	11.1
2004	1.9	5.3	9.4	11.3
2007	2.2	5.1	7.0	11.0
Three-yea	ar change (percentage	points)		
1992	-3.7	-5.6	-4.1	-4.4
1995	0.8	0.6	-1.7	2.0
1998	0.6	0.9	-2.1	-2.5
2001	-1.8	-1.9	2.6	-2.0
2004	0.0	0.3	-0.3	0.2
2007	0.3	-0.2	-2.4	-0.3

### Median value of other nonfinancial assets for families with holdings By education of head



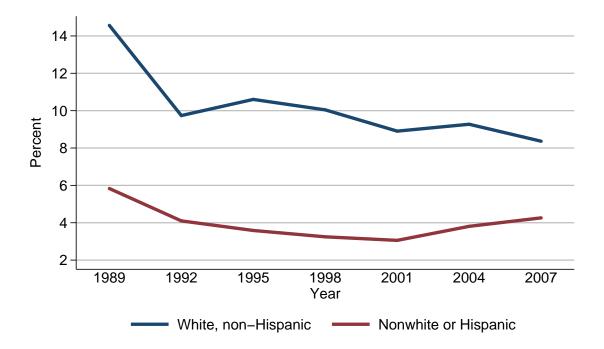
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	4.8	6.8	19.3	16.1
1992	5.1	7.2	7.2	14.5
1995	10.8	6.8	13.5	13.5
1998	6.4	6.4	7.6	19.1
2001	7.0	9.4	12.9	23.4
2004	5.5	11.0	11.0	22.0
2007	13.2	7.2	13.0	20.0
Three-yea	ar change (percent)			
1992	6.2	5.9	-62.7	-9.9
1995	111.8	-5.6	87.5	-6.9
1998	-40.7	-5.9	-43.7	41.5
2001	9.4	46.9	69.7	22.5
2004	-21.4	17.0	-14.7	-6.0
2007	140.0	-34.5	18.2	-9.1

### Mean value of other nonfinancial assets for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	13.2	19.2	45.9	78.6
1992	15.7	18.9	28.3	60.5
1995	15.8	24.5	59.0	69.2
1998	24.0	20.2	43.3	73.3
2001	8.5	22.4	35.0	103.8
2004	64.4	29.9	36.6	105.7
2007	58.4	22.4	37.1	122.0
Three-yea	ar change (percent)			
1992	18.9	-1.6	-38.3	-23.0
1995	0.6	29.6	108.5	14.4
1998	51.9	-17.6	-26.6	5.9
2001	-64.6	10.9	-19.2	41.6
2004	657.6	33.5	4.6	1.8
2007	-9.3	-25.1	1.4	15.4

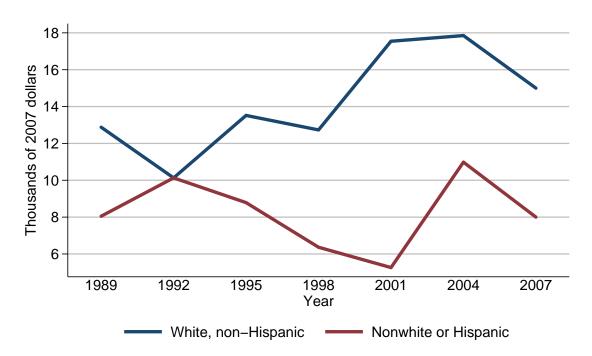
### Percent of families with other nonfinancial assets By race or ethnicity of respondent



Percent of families with other nonfinancial assets

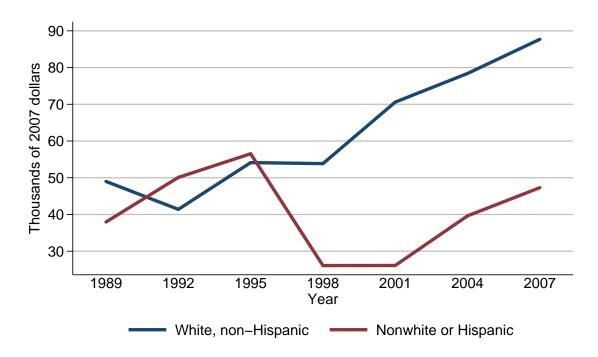
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	14.6	5.8
1992	9.7	4.1
1995	10.6	3.6
1998	10.0	3.2
2001	8.9	3.1
2004	9.3	3.8
2007	8.4	4.3
Three-year cha	nge (percentage points)	
1992	-4.9	-1.7
1995	0.9	-0.5
1998	-0.6	-0.4
2001	-1.1	-0.1
2004	0.4	0.7
2007	-0.9	0.5

### Median value of other nonfinancial assets for families with holdings By race or ethnicity of respondent



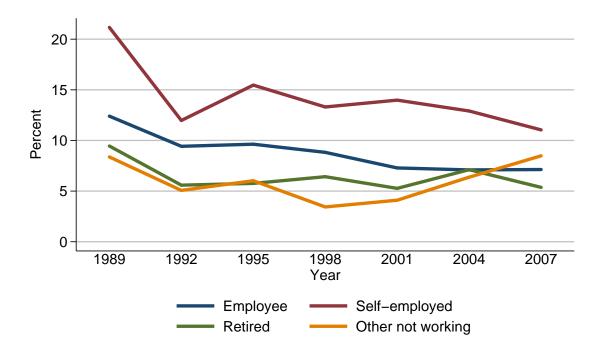
	Race or ethnicity of respondent		
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousand	ls of 2007 dollars)		
1989	12.9	8.0	
1992	10.1	10.1	
1995	13.5	8.8	
1998	12.7	6.4	
2001	17.5	5.3	
2004	17.9	11.0	
2007	15.0	8.0	
Three-year char	nge (percent)		
1992	-21.7	26.2	
1995	33.7	-12.9	
1998	-5.9	-27.3	
2001	37.8	-17.2	
2004	2.3	107.5	
2007	-16.2	-27.3	

### Mean value of other nonfinancial assets for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	49.0	38.0
1992	41.4	50.1
1995	54.1	56.5
1998	53.9	26.1
2001	70.6	26.1
2004	78.4	39.6
2007	87.7	47.3
Three-year cha	ange (percent)	
1992	-15.5	31.8
1995	30.7	12.8
1998	-0.4	-53.8
2001	31.0	0.0
2004	11.0	51.7
2007	11.9	19.4

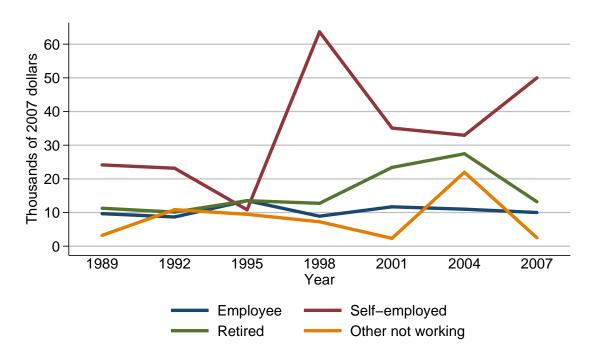
### Percent of families with other nonfinancial assets By current work status of head



Percent of families with other nonfinancial assets

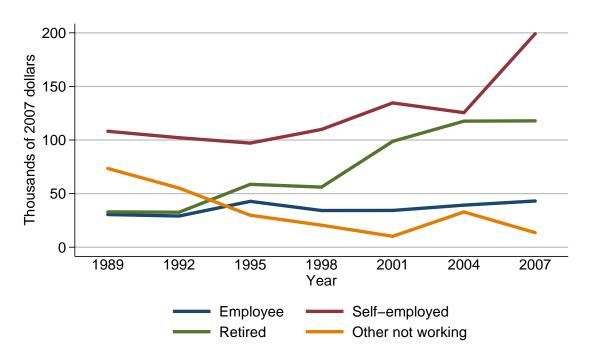
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perc	cent)			
1989	12.4	21.2	9.5	8.4
1992	9.4	12.0	5.6	5.1
1995	9.6	15.5	5.8	6.0
1998	8.8	13.3	6.4	3.4
2001	7.3	14.0	5.3	4.1
2004	7.1	12.9	7.1	6.4
2007	7.1	11.0	5.4	8.5
Three-year	r change (percentag	ge points)		
1992	-3.0	-9.2	-3.9	-3.3
1995	0.2	3.5	0.2	0.9
1998	-0.8	-2.2	0.6	-2.6
2001	-1.5	0.7	-1.1	0.7
2004	-0.2	-1.1	1.8	2.3
2007	0.0	-1.9	-1.7	2.1

### Median value of other nonfinancial assets for families with holdings By current work status of head



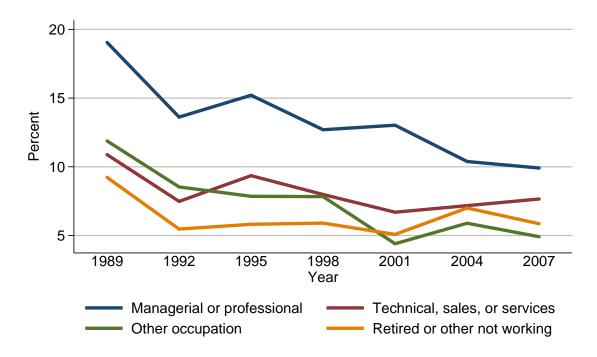
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	usands of 2007 doll	ars)		
1989	9.7	24.1	11.3	3.2
1992	8.7	23.2	10.1	10.9
1995	13.5	10.8	13.5	9.5
1998	8.9	63.7	12.7	7.3
2001	11.7	35.1	23.4	2.3
2004	11.0	32.9	27.5	22.0
2007	10.0	50.0	13.2	2.5
Three-yea	r change (percent)			
1992	-10.3	-3.7	-10.6	240.6
1995	55.2	-53.4	33.7	-12.8
1998	-34.1	489.8	-5.9	-23.2
2001	31.5	-44.9	84.3	-68.5
2004	-6.0	-6.3	17.5	856.5
2007	-9.1	52.0	-52.0	-88.6

### Mean value of other nonfinancial assets for families with holdings By current work status of head



		Current work status of head				
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	30.5	108.2	33.0	73.5		
1992	29.1	102.1	32.6	55.2		
1995	42.8	97.1	58.7	29.8		
1998	34.2	109.9	56.1	20.5		
2001	34.3	134.6	98.8	10.2		
2004	39.3	125.5	117.6	32.9		
2007	43.1	199.2	117.9	13.6		
Three-year	r change (percent)					
1992	-4.6	-5.6	-1.2	-24.9		
1995	47.1	-4.9	80.1	-46.0		
1998	-20.1	13.2	-4.4	-31.2		
2001	0.3	22.5	76.1	-50.2		
2004	14.6	-6.8	19.0	222.5		
2007	9.7	58.7	0.3	-58.7		

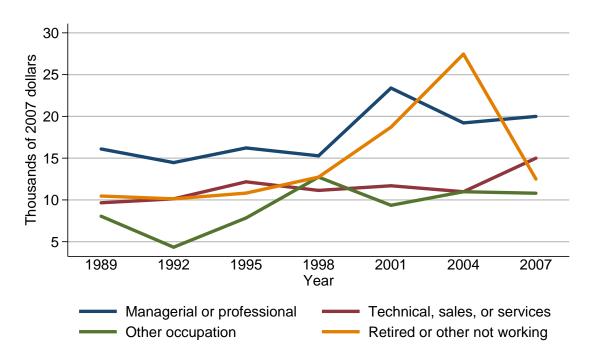
### Percent of families with other nonfinancial assets By current occupation of head



Percent of	familias	with	other	nonfinancia	l accotc
reiceiii oi	iaiiiiies	WILLI	omer	HOHIIIIancia	เ สรรษเร

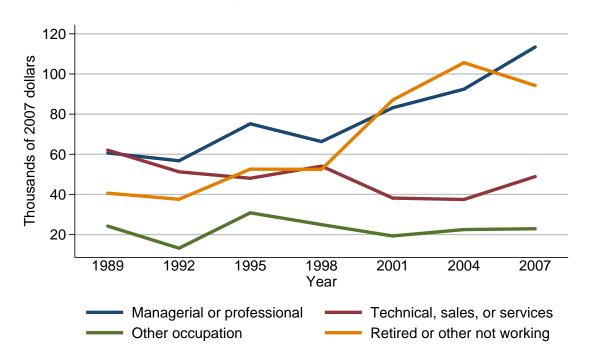
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	19.0	10.9	11.9	9.2
1992	13.6	7.5	8.5	5.5
1995	15.2	9.4	7.9	5.8
1998	12.7	8.0	7.8	5.9
2001	13.0	6.7	4.4	5.1
2004	10.4	7.2	5.9	7.0
2007	9.9	7.7	4.9	5.9
Three-yea	ar change (percentag	e points)		
1992	-5.4	-3.4	-3.4	-3.7
1995	1.6	1.9	-0.6	0.3
1998	-2.5	-1.4	-0.1	0.1
2001	0.3	-1.3	-3.4	-0.8
2004	-2.6	0.5	1.5	1.9
2007	-0.5	0.5	-1.0	-1.1

### Median value of other nonfinancial assets for families with holdings By current occupation of head



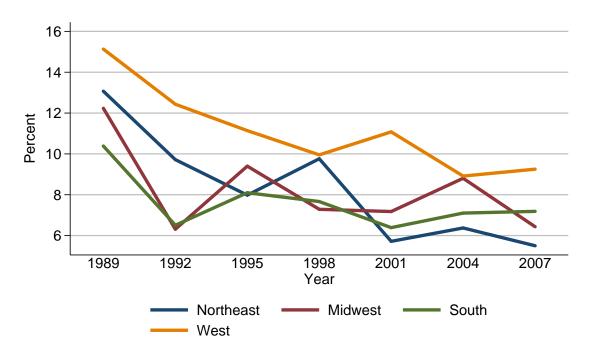
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	16.1	9.7	8.0	10.5
1992	14.5	10.1	4.3	10.1
1995	16.2	12.2	7.8	10.8
1998	15.3	11.1	12.7	12.7
2001	23.4	11.7	9.4	18.7
2004	19.2	11.0	11.0	27.5
2007	20.0	15.0	10.8	12.5
Three-yea	ar change (percent)			
1992	-9.9	4.1	-46.2	-3.8
1995	11.7	20.8	81.4	6.9
1998	-5.6	-9.0	62.8	17.6
2001	52.9	5.4	-26.0	47.2
2004	-17.9	-6.0	17.0	47.1
2007	4.2	36.4	-1.8	-54.5

### Mean value of other nonfinancial assets for families with holdings By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	60.7	62.1	24.2	40.6
1992	56.8	51.3	13.2	37.6
1995	75.2	48.1	30.8	52.6
1998	66.3	54.1	25.0	52.5
2001	83.2	38.2	19.3	87.0
2004	92.4	37.5	22.5	105.6
2007	113.4	48.9	22.9	94.3
Three-yea	ar change (percent)			
1992	-6.4	-17.4	-45.5	-7.4
1995	32.4	-6.2	133.3	39.9
1998	-11.8	12.5	-18.8	-0.2
2001	25.5	-29.4	-22.8	65.7
2004	11.1	-1.8	16.6	21.4
2007	22.7	30.4	1.8	-10.7

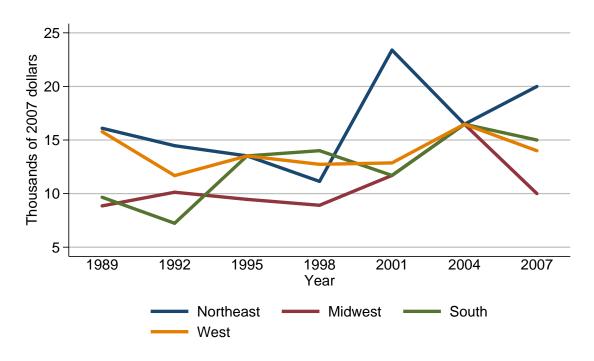
### Percent of families with other nonfinancial assets By region



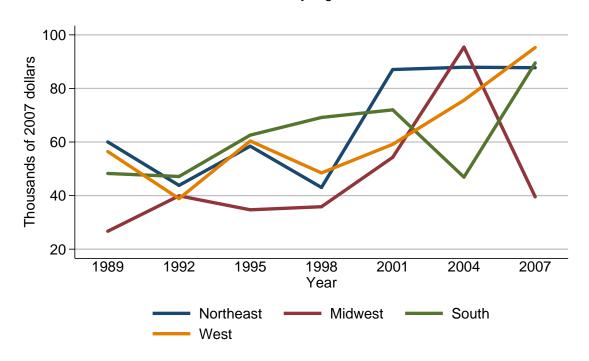
Percent of families with other nonfinancial assets

		Reg	ion	
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	13.1	12.2	10.4	15.1
1992	9.7	6.3	6.5	12.4
1995	8.0	9.4	8.1	11.1
1998	9.8	7.3	7.7	10.0
2001	5.7	7.2	6.4	11.1
2004	6.4	8.8	7.1	8.9
2007	5.5	6.4	7.2	9.3
Three-yea	r change (percentage	points)		
1992	-3.4	-5.9	-3.9	-2.7
1995	-1.7	3.1	1.6	-1.3
1998	1.8	-2.1	-0.4	-1.1
2001	-4.1	-0.1	-1.3	1.1
2004	0.7	1.6	0.7	-2.2
2007	-0.9	-2.4	0.1	0.4

### Median value of other nonfinancial assets for families with holdings By region



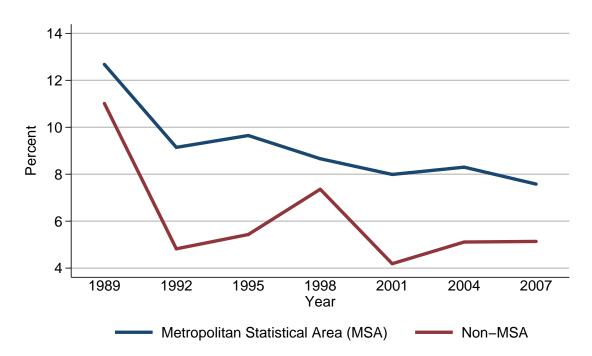
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	16.1	8.9	9.7	15.8
1992	14.5	10.1	7.2	11.7
1995	13.5	9.5	13.5	13.5
1998	11.1	8.9	14.0	12.7
2001	23.4	11.7	11.7	12.9
2004	16.5	16.5	16.5	16.5
2007	20.0	10.0	15.0	14.0
Three-year	r change (percent)			
1992	-9.9	13.5	-25.8	-25.9
1995	-6.9	-5.9	87.5	15.4
1998	-17.8	-6.3	3.7	-5.9
2001	110.8	31.5	-16.4	1.6
2004	-29.5	41.0	41.0	27.9
2007	21.2	-39.4	-9.1	-15.2



Mean value of other nonfinancial assets for families with holdings

		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dolla	rs)		
1989	60.0	26.7	48.3	56.4
1992	43.8	39.9	47.1	38.9
1995	58.5	34.7	62.6	60.4
1998	43.0	35.9	69.2	48.5
2001	87.1	54.3	72.0	59.1
2004	87.9	95.4	46.9	75.6
2007	87.7	39.6	89.5	95.3
Three-yea	r change (percent)			
1992	-27.0	49.4	-2.5	-31.0
1995	33.6	-13.0	32.9	55.3
1998	-26.5	3.5	10.5	-19.7
2001	102.6	51.3	4.0	21.9
2004	0.9	75.7	-34.9	27.9
2007	-0.2	-58.5	90.8	26.1

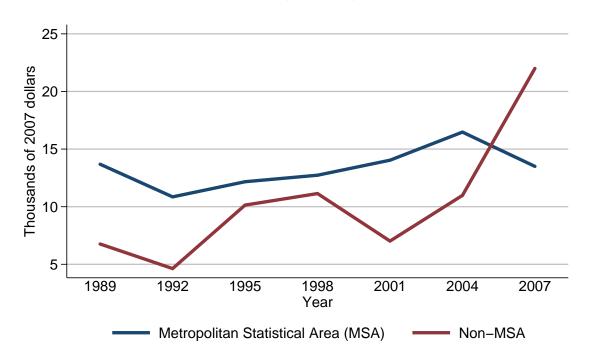
### Percent of families with other nonfinancial assets By urbanicity



Percent of families with other nonfinancial assets

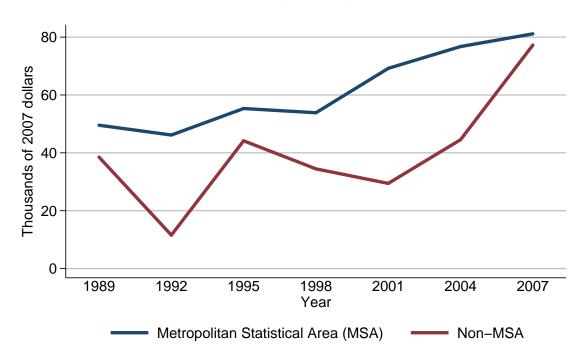
	Urbanicit	y
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percen	t)	
1989	12.7	11.0
1992	9.1	4.8
1995	9.6	5.4
1998	8.7	7.4
2001	8.0	4.2
2004	8.3	5.1
2007	7.6	5.1
Three-year ch	nange (percentage points)	
1992	-3.6	-6.2
1995	0.5	0.6
1998	-0.9	2.0
2001	-0.7	-3.2
2004	0.3	0.9
2007	-0.7	0.0

# Median value of other nonfinancial assets for families with holdings By urbanicity



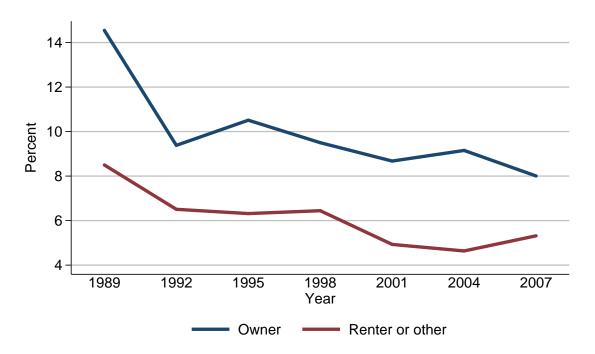
	Urbanic	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	13.7	6.8
1992	10.9	4.6
1995	12.2	10.1
1998	12.7	11.1
2001	14.0	7.0
2004	16.5	11.0
2007	13.5	22.0
Three-year ch	nange (percent)	
1992	-20.4	-32.4
1995	11.9	119.6
1998	4.1	9.9
2001	10.2	-36.9
2004	17.9	57.1
2007	-18.2	100.0

# Mean value of other nonfinancial assets for families with holdings By urbanicity



	weall value of other nonlinalicial assets for i	annies with holdings
	Urbanicit	<del>y</del>
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	49.5	38.5
1992	46.2	11.6
1995	55.3	44.2
1998	53.9	34.5
2001	69.2	29.4
2004	76.7	44.5
2007	81.1	77.3
Three-year c	change (percent)	
1992	-6.7	-69.9
1995	19.7	281.0
1998	-2.5	-21.9
2001	28.4	-14.8
2004	10.8	51.4
2007	5.7	73.7

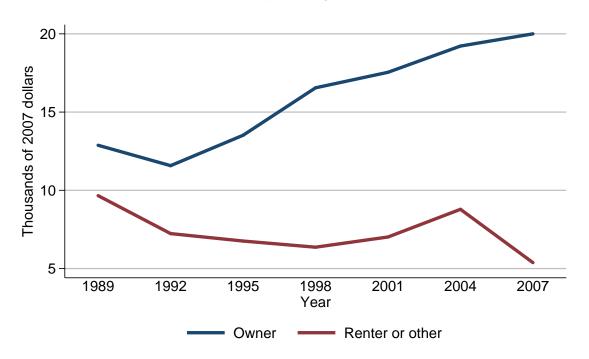
### Percent of families with other nonfinancial assets By housing status



Percent	of fa	miliae	with	other	nonfina	ncial	accate
reiteiit	UI IA	IIIIIIES	WILLI	ouiei	HUHHH	ıııcıaı	assets

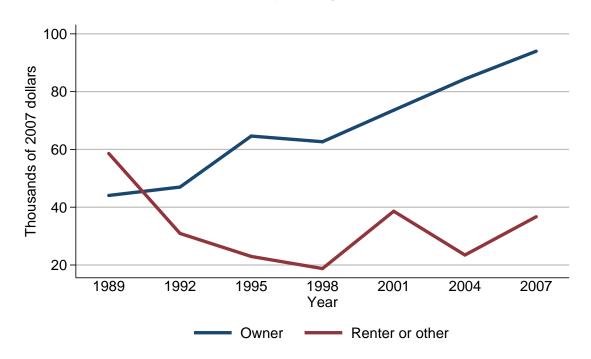
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	14.5	8.5	
1992	9.4	6.5	
1995	10.5	6.3	
1998	9.5	6.4	
2001	8.7	4.9	
2004	9.2	4.6	
2007	8.0	5.3	
Three-year chang	ge (percentage points)		
1992	-5.1	-2.0	
1995	1.1	-0.2	
1998	-1.0	0.1	
2001	-0.8	-1.5	
2004	0.5	-0.3	
2007	-1.2	0.7	

# Median value of other nonfinancial assets for families with holdings By housing status



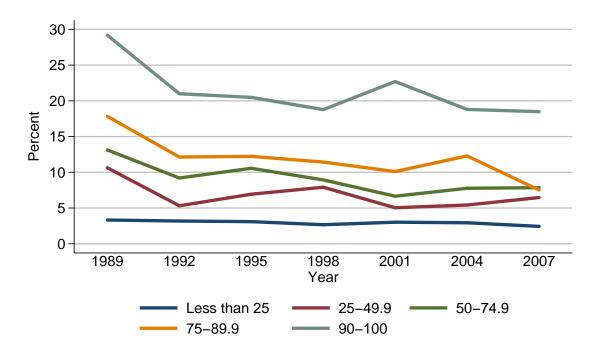
	Housing status				
Year	Owner	Renter or other			
Level (thousands of	of 2007 dollars)				
1989	12.9	9.7			
1992	11.6	7.2			
1995	13.5	6.8			
1998	16.6	6.4			
2001	17.5	7.0			
2004	19.2	8.8			
2007	20.0	5.4			
Three-year change	e (percent)				
1992	-10.1	-25.8			
1995	16.4	-5.6			
1998	23.0	-5.9			
2001	5.4	9.4			
2004	9.7	25.7			
2007	4.2	-38.6			

# Mean value of other nonfinancial assets for families with holdings By housing status



	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	44.1	58.6	
1992	47.0	30.9	
1995	64.6	23.0	
1998	62.7	18.8	
2001	73.6	38.6	
2004	84.4	23.5	
2007	94.0	36.7	
Three-year change	e (percent)		
1992	6.6	-47.3	
1995	37.4	-25.6	
1998	-2.9	-18.3	
2001	17.4	105.3	
2004	14.7	-39.1	
2007	11.4	56.2	

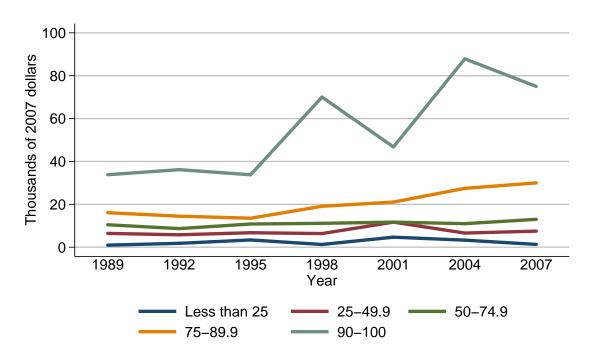
### Percent of families with other nonfinancial assets By percentile of net worth



Percent	of fa	miliae	with	other	nonfina	ncial	accate
reiteiit	UI IA	IIIIIIES	WILLI	ouiei	HUHHH	ıııcıaı	assets

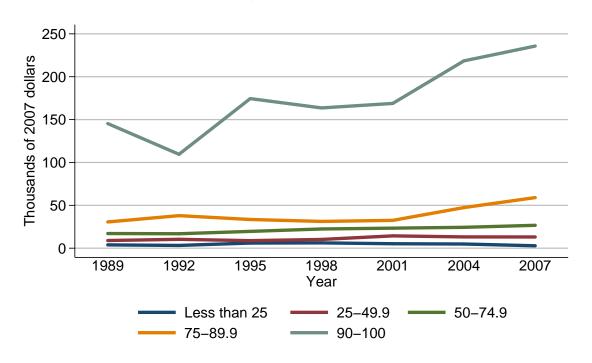
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	3.3	10.6	13.1	17.8	29.2		
1992	3.2	5.3	9.2	12.1	21.0		
1995	3.1	6.9	10.6	12.2	20.5		
1998	2.7	7.9	8.9	11.4	18.8		
2001	3.0	5.0	6.7	10.1	22.7		
2004	2.9	5.4	7.8	12.3	18.8		
2007	2.4	6.5	7.8	7.5	18.5		
Three-year change (percentage points)							
1992	-0.1	-5.3	-3.9	-5.7	-8.2		
1995	-0.1	1.6	1.4	0.1	-0.5		
1998	-0.4	1.0	-1.7	-0.8	-1.7		
2001	0.3	-2.9	-2.2	-1.3	3.9		
2004	-0.1	0.4	1.1	2.2	-3.9		
2007	-0.5	1.1	0.0	-4.8	-0.3		

### Median value of other nonfinancial assets for families with holdings By percentile of net worth



Percentile of net worth						
Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (thousands of 2007 dollars)						
1.0	6.4	10.5	16.1	33.8		
1.8	5.8	8.7	14.5	36.2		
3.4	6.8	10.8	13.5	33.8		
1.3	6.4	11.1	19.1	70.0		
4.7	11.7	11.7	21.1	46.8		
3.3	6.6	11.0	27.5	87.9		
1.3	7.5	13.0	30.0	75.0		
Three-year change (percent)						
80.0	-9.4	-17.1	-9.9	7.1		
88.9	17.2	24.1	-6.9	-6.6		
-61.8	-5.9	2.8	41.5	107.1		
261.5	82.8	5.4	10.5	-33.1		
-29.8	-43.6	-6.0	30.3	87.8		
-60.6	13.6	18.2	9.1	-14.7		
	1.0 1.8 3.4 1.3 4.7 3.3 1.3 ar change (percen 80.0 88.9 -61.8 261.5 -29.8	Less than 25 25-49.9  ousands of 2007 dollars)  1.0 6.4  1.8 5.8  3.4 6.8  1.3 6.4  4.7 11.7  3.3 6.6  1.3 7.5  ar change (percent)  80.0 -9.4  88.9 17.2  -61.8 -5.9  261.5 82.8  -29.8 -43.6	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         1.0         6.4         10.5           1.8         5.8         8.7           3.4         6.8         10.8           1.3         6.4         11.1           4.7         11.7         11.7           3.3         6.6         11.0           1.3         7.5         13.0           ar change (percent)           80.0         -9.4         -17.1           88.9         17.2         24.1           -61.8         -5.9         2.8           261.5         82.8         5.4           -29.8         -43.6         -6.0	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         1.0         6.4         10.5         16.1           1.8         5.8         8.7         14.5           3.4         6.8         10.8         13.5           1.3         6.4         11.1         19.1           4.7         11.7         11.7         21.1           3.3         6.6         11.0         27.5           1.3         7.5         13.0         30.0           ar change (percent)           80.0         -9.4         -17.1         -9.9           88.9         17.2         24.1         -6.9           -61.8         -5.9         2.8         41.5           261.5         82.8         5.4         10.5           -29.8         -43.6         -6.0         30.3		

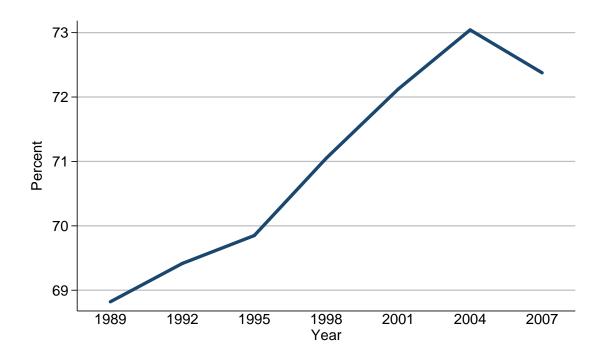
## Mean value of other nonfinancial assets for families with holdings By percentile of net worth



#### Mean value of other nonfinancial assets for families with holdings

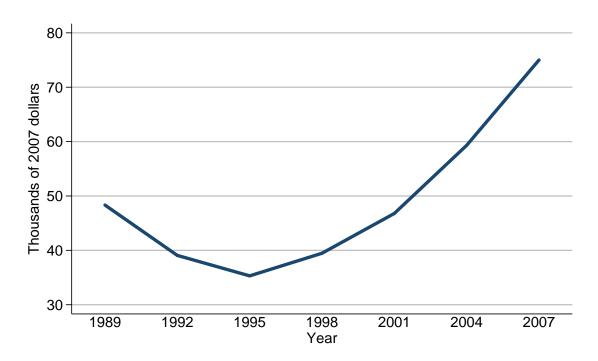
					<u> </u>
		Pe	ercentile of net wo		
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	3.9	9.0	17.1	30.6	145.4
1992	3.2	10.3	16.9	38.0	109.5
1995	6.0	8.8	19.6	33.5	174.5
1998	6.2	10.2	22.4	31.2	163.6
2001	5.2	14.4	23.4	32.5	168.9
2004	4.9	13.2	24.3	47.4	218.5
2007	2.8	13.1	26.7	59.0	235.7
Three-ye	ear change (percen	t)			
1992	-17.9	14.4	-1.2	24.2	-24.7
1995	87.5	-14.6	16.0	-11.8	59.4
1998	3.3	15.9	14.3	-6.9	-6.2
2001	-16.1	41.2	4.5	4.2	3.2
2004	-5.8	-8.3	3.8	45.8	29.4
2007	-42.9	-0.8	9.9	24.5	7.9

## Percent of families with unrealized capital gains For all families



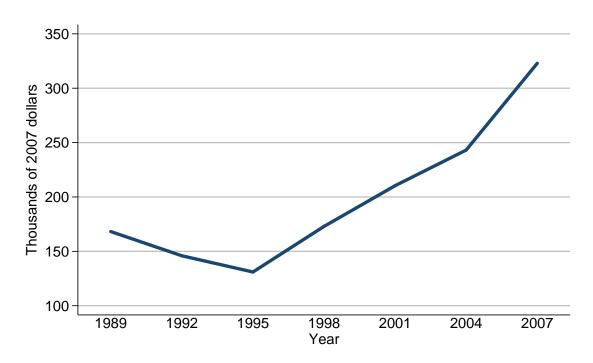
reicent of families with unleanzed capital gams					
Year	All families				
Level (percent)					
1989	68.8				
1992	69.4				
1995	69.8				
1998	71.0				
2001	72.1				
2004	73.0				
2007	72.4				
Three-year change (percentage point	s)				
1992	0.6				
1995	0.4				
1998	1.2				
2001	1.1				
2004	0.9				
2007	-0.6				

# Median value of unrealized capital gains for families with holdings For all families



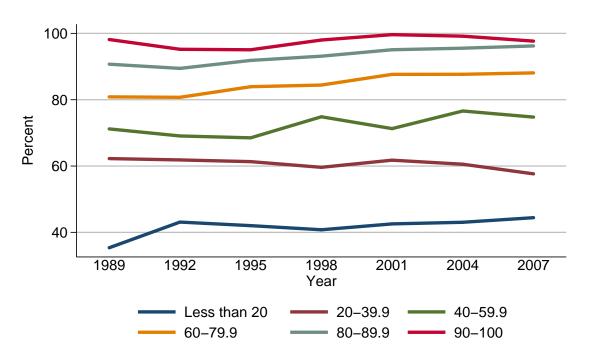
Median value of unrealized capital gains for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	48.3				
1992	39.1				
1995	35.3				
1998	39.5				
2001	46.8				
2004	59.3				
2007	75.0				
Three-year change (percent)					
1992	-19.0				
1995	-9.7				
1998	11.9				
2001	18.5				
2004	26.7				
2007	26.5				

## Mean value of unrealized capital gains for families with holdings For all families



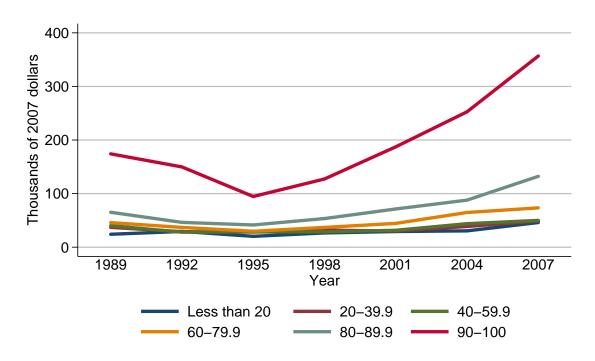
mean value of unrealized capital gains for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	168.2				
1992	145.9				
1995	131.0				
1998	172.9				
2001	210.4				
2004	243.1				
2007	322.9				
Three-year change (percent)					
1992	-13.3				
1995	-10.2				
1998	32.0				
2001	21.7				
2004	15.5				
2007	32.8				

# Percent of families with unrealized capital gains By percentile of income



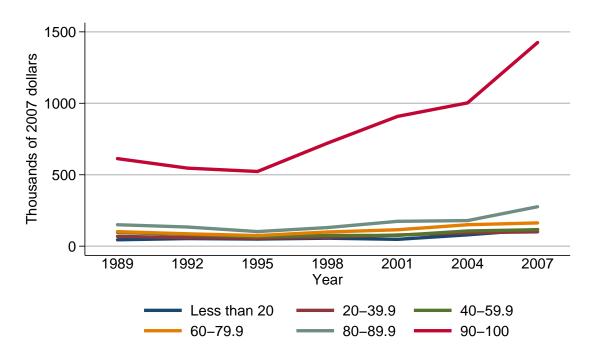
	- `	ordent or lann	moo witii aimo	anzea capitai	guiile			
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	35.4	62.2	71.2	80.9	90.7	98.2		
1992	43.1	61.8	69.1	80.7	89.4	95.2		
1995	42.0	61.3	68.5	83.9	91.9	95.1		
1998	40.8	59.6	74.9	84.4	93.1	98.0		
2001	42.6	61.8	71.3	87.6	95.1	99.6		
2004	43.0	60.5	76.6	87.7	95.5	99.2		
2007	44.4	57.6	74.8	88.1	96.2	97.7		
Three-ye	ear change (pei	centage point	s)					
1992	7.7	-0.4	-2.1	-0.2	-1.3	-3.0		
1995	-1.1	-0.5	-0.6	3.2	2.5	-0.1		
1998	-1.2	-1.7	6.4	0.5	1.2	2.9		
2001	1.8	2.2	-3.6	3.2	2.0	1.6		
2004	0.4	-1.3	5.3	0.1	0.4	-0.4		
2007	1.4	-2.9	-1.8	0.4	0.7	-1.5		

## Median value of unrealized capital gains for families with holdings By percentile of income



	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	nousands of 200	07 dollars)					
1989	24.1	37.0	40.2	45.9	65.2	174.2	
1992	29.4	28.9	28.0	36.9	46.3	149.8	
1995	20.3	28.4	28.4	29.7	41.5	94.6	
1998	26.6	31.9	28.7	36.9	53.5	127.3	
2001	29.2	30.1	31.6	44.4	71.3	187.3	
2004	30.5	38.7	43.9	64.8	87.9	252.7	
2007	46.0	48.9	50.0	73.4	132.3	356.8	
Three-ye	ear change (per	rcent)					
1992	22.0	-21.9	-30.3	-19.6	-29.0	-14.0	
1995	-31.0	-1.7	1.4	-19.5	-10.4	-36.8	
1998	31.0	12.3	1.1	24.2	28.9	34.6	
2001	9.8	-5.6	10.1	20.3	33.3	47.1	
2004	4.5	28.6	38.9	45.9	23.3	34.9	
2007	50.8	26.4	13.9	13.3	50.5	41.2	

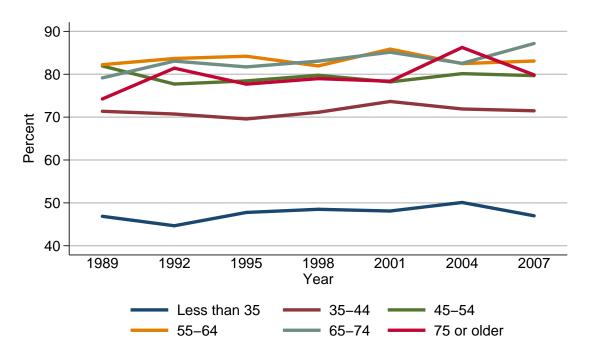
## Mean value of unrealized capital gains for families with holdings By percentile of income



Mean value of unrealized capital gains for families with holdings

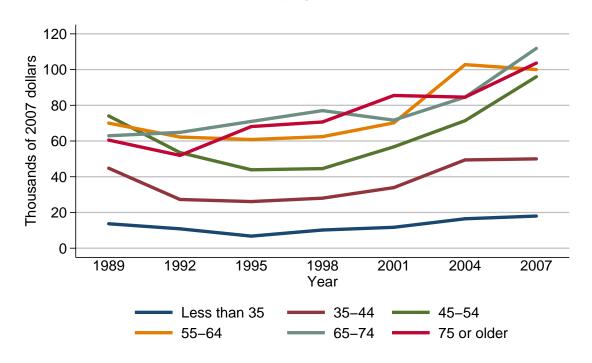
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	44.8	68.9	96.3	101.9	150.3	612.9	
1992	53.4	59.7	81.5	86.7	134.2	546.3	
1995	50.0	55.9	64.7	74.5	102.3	522.8	
1998	56.1	62.6	75.1	99.3	130.3	721.3	
2001	47.9	78.3	75.6	115.0	174.0	908.3	
2004	79.4	94.4	106.7	150.3	179.2	1003.0	
2007	116.5	100.5	115.5	162.9	276.2	1425.3	
Three-ye	ear change (pei	rcent)					
1992	19.2	-13.4	-15.4	-14.9	-10.7	-10.9	
1995	-6.4	-6.4	-20.6	-14.1	-23.8	-4.3	
1998	12.2	12.0	16.1	33.3	27.4	38.0	
2001	-14.6	25.1	0.7	15.8	33.5	25.9	
2004	65.8	20.6	41.1	30.7	3.0	10.4	
2007	46.7	6.5	8.2	8.4	54.1	42.1	

# Percent of families with unrealized capital gains By age of head



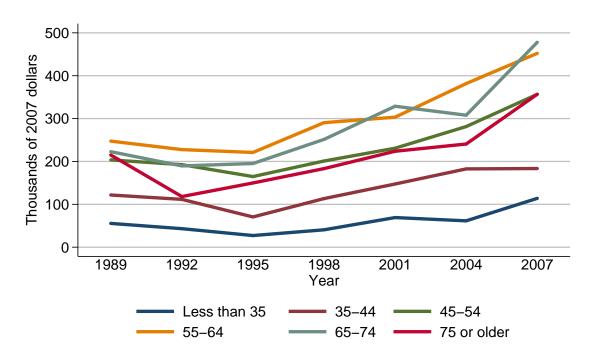
			moo waa aano	unzca oupitai	guiilo			
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	46.9	71.4	81.9	82.2	79.2	74.2		
1992	44.7	70.7	77.7	83.7	83.1	81.4		
1995	47.8	69.6	78.5	84.2	81.7	77.7		
1998	48.5	71.1	79.8	81.9	83.1	79.0		
2001	48.1	73.7	78.2	85.9	85.1	78.4		
2004	50.1	71.9	80.1	82.5	82.6	86.3		
2007	47.0	71.5	79.7	83.1	87.2	79.8		
Three-ye	ear change (per	centage point	s)					
1992	-2.2	-0.7	-4.2	1.5	3.9	7.2		
1995	3.1	-1.1	0.8	0.5	-1.4	-3.7		
1998	0.7	1.5	1.3	-2.3	1.4	1.3		
2001	-0.4	2.6	-1.6	4.0	2.0	-0.6		
2004	2.0	-1.8	1.9	-3.4	-2.5	7.9		
2007	-3.1	-0.4	-0.4	0.6	4.6	-6.5		

## Median value of unrealized capital gains for families with holdings By age of head



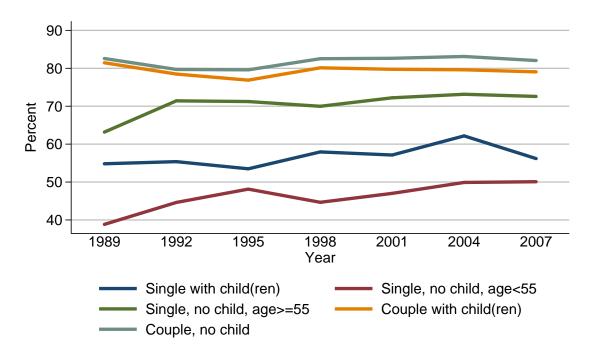
Age of head							
Less than	35-44	45-54	55-64	65-74	75 or older		
35							
ousands of 200	7 dollars)						
13.7	44.8	74.1	70.0	62.9	60.5		
10.9	27.3	53.5	62.2	64.8	52.0		
6.8	26.1	43.9	60.8	71.0	68.1		
10.2	28.0	44.6	62.4	77.0	70.7		
11.7	33.9	56.7	70.2	71.7	85.5		
16.5	49.4	71.4	102.8	84.6	84.6		
18.0	50.0	96.0	100.0	111.9	103.6		
ear change (per	cent)						
-20.4	-39.1	-27.8	-11.1	3.0	-14.0		
-37.6	-4.4	-17.9	-2.3	9.6	31.0		
50.0	7.3	1.6	2.6	8.5	3.8		
14.7	21.1	27.1	12.5	-6.9	20.9		
41.0	45.7	25.9	46.4	18.0	-1.1		
9.1	1.2	34.5	-2.7	32.3	22.5		
	35 ousands of 200 13.7 10.9 6.8 10.2 11.7 16.5 18.0 ear change (period) -20.4 -37.6 50.0 14.7 41.0	35 ousands of 2007 dollars) 13.7	Less than 35-44 45-54 35  ousands of 2007 dollars) 13.7 44.8 74.1 10.9 27.3 53.5 6.8 26.1 43.9 10.2 28.0 44.6 11.7 33.9 56.7 16.5 49.4 71.4 18.0 50.0 96.0  ear change (percent) -20.4 -39.1 -27.8 -37.6 -4.4 -17.9 50.0 7.3 1.6 14.7 21.1 27.1 41.0 45.7 25.9	Less than     35-44     45-54     55-64       35     35       ousands of 2007 dollars)     74.1     70.0       10.9     27.3     53.5     62.2       6.8     26.1     43.9     60.8       10.2     28.0     44.6     62.4       11.7     33.9     56.7     70.2       16.5     49.4     71.4     102.8       18.0     50.0     96.0     100.0       ear change (percent)       -20.4     -39.1     -27.8     -11.1       -37.6     -4.4     -17.9     -2.3       50.0     7.3     1.6     2.6       14.7     21.1     27.1     12.5       41.0     45.7     25.9     46.4	Less than     35-44     45-54     55-64     65-74       35     35       ousands of 2007 dollars)       13.7     44.8     74.1     70.0     62.9       10.9     27.3     53.5     62.2     64.8       6.8     26.1     43.9     60.8     71.0       10.2     28.0     44.6     62.4     77.0       11.7     33.9     56.7     70.2     71.7       16.5     49.4     71.4     102.8     84.6       18.0     50.0     96.0     100.0     111.9       Par change (percent)       -20.4     -39.1     -27.8     -11.1     3.0       -37.6     -4.4     -17.9     -2.3     9.6       50.0     7.3     1.6     2.6     8.5       14.7     21.1     27.1     12.5     -6.9       41.0     45.7     25.9     46.4     18.0		

## Mean value of unrealized capital gains for families with holdings By age of head



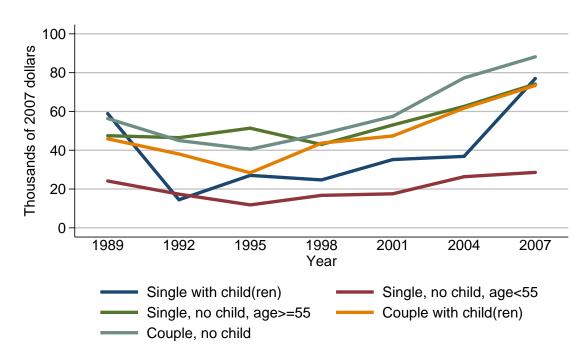
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	55.5	121.8	203.6	247.4	222.9	215.0		
1992	43.2	111.6	192.5	227.7	189.6	118.2		
1995	27.2	70.6	164.8	221.0	195.2	149.9		
1998	40.5	113.4	201.0	290.5	251.5	183.3		
2001	69.1	147.4	230.9	303.3	328.8	223.8		
2004	61.5	182.6	281.4	381.7	307.9	240.7		
2007	113.9	183.5	356.6	452.2	478.0	356.7		
Three-ye	ear change (per	cent)						
1992	-22.2	-8.4	-5.5	-8.0	-14.9	-45.0		
1995	-37.0	-36.7	-14.4	-2.9	3.0	26.8		
1998	48.9	60.6	22.0	31.4	28.8	22.3		
2001	70.6	30.0	14.9	4.4	30.7	22.1		
2004	-11.0	23.9	21.9	25.8	-6.4	7.6		
2007	85.2	0.5	26.7	18.5	55.2	48.2		

# Percent of families with unrealized capital gains By family structure



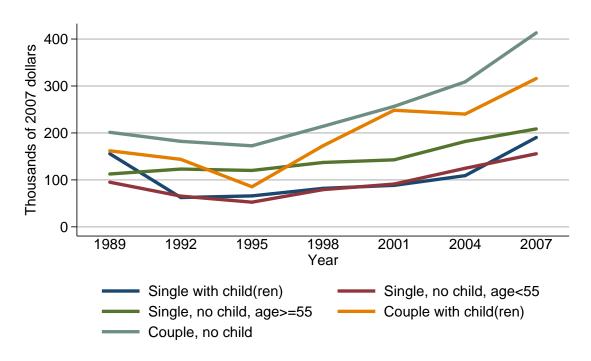
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	54.8	38.8	63.2	81.5	82.6
1992	55.4	44.6	71.4	78.5	79.7
1995	53.5	48.1	71.2	76.9	79.6
1998	57.9	44.7	70.0	80.1	82.5
2001	57.1	47.0	72.2	79.7	82.6
2004	62.2	49.9	73.2	79.6	83.1
2007	56.2	50.1	72.6	79.1	82.0
Three-ye	ar change (percei	ntage points)			
1992	0.6	5.8	8.2	-3.0	-2.9
1995	-1.9	3.5	-0.2	-1.6	-0.1
1998	4.4	-3.4	-1.2	3.2	2.9
2001	-0.8	2.3	2.2	-0.4	0.1
2004	5.1	2.9	1.0	-0.1	0.5
2007	-6.0	0.2	-0.6	-0.5	-1.1

## Median value of unrealized capital gains for families with holdings By family structure



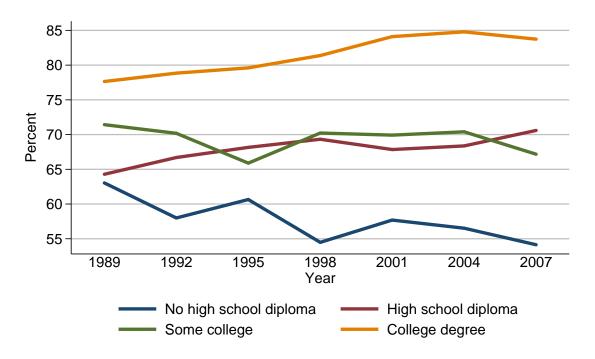
	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 (	dollars)						
1989	58.9	24.2	47.5	45.9	56.3			
1992	14.5	17.4	46.5	38.1	45.0			
1995	27.0	11.8	51.4	28.4	40.6			
1998	24.7	16.7	43.0	43.7	48.4			
2001	35.2	17.5	53.0	47.4	57.5			
2004	36.8	26.4	62.6	61.7	77.3			
2007	77.0	28.6	74.1	73.4	88.2			
Three-ye	ar change (percei	nt)						
1992	-75.4	-28.1	-2.1	-17.0	-20.1			
1995	86.2	-32.2	10.5	-25.5	-9.8			
1998	-8.5	41.5	-16.3	53.9	19.2			
2001	42.5	4.8	23.3	8.5	18.8			
2004	4.5	50.9	18.1	30.2	34.4			
2007	109.2	8.3	18.4	19.0	14.1			

## Mean value of unrealized capital gains for families with holdings By family structure



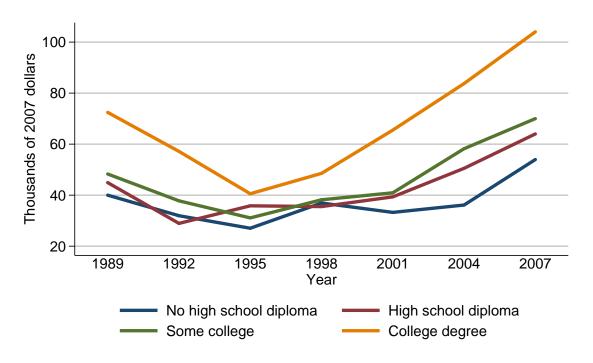
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	155.7	95.1	112.6	162.0	201.4	
1992	62.4	65.4	123.1	143.7	182.1	
1995	65.9	52.6	120.1	85.4	172.6	
1998	82.0	79.3	137.1	172.6	214.2	
2001	88.4	91.1	142.7	248.4	256.6	
2004	109.1	124.7	181.9	240.2	308.8	
2007	190.3	155.7	208.6	315.9	413.2	
Three-ye	ar change (percei	nt)				
1992	-59.9	-31.2	9.3	-11.3	-9.6	
1995	5.6	-19.6	-2.4	-40.6	-5.2	
1998	24.4	50.8	14.2	102.1	24.1	
2001	7.8	14.9	4.1	43.9	19.8	
2004	23.4	36.9	27.5	-3.3	20.3	
2007	74.4	24.9	14.7	31.5	33.8	

# Percent of families with unrealized capital gains By education of head



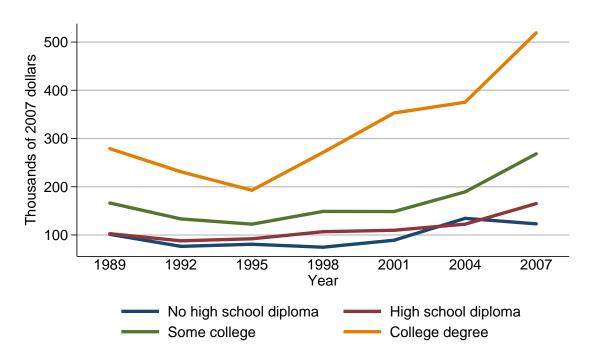
	1 CICCIII O	i iaiiiiies witti uiiie	anzea capitai ganis				
	Education of head						
Year	No high school	High school	Some college	College degree			
	diploma	diploma					
Level (per	rcent)						
1989	63.0	64.3	71.4	77.6			
1992	58.0	66.7	70.2	78.8			
1995	60.6	68.2	65.9	79.6			
1998	54.5	69.3	70.2	81.4			
2001	57.7	67.8	69.9	84.1			
2004	56.5	68.4	70.4	84.8			
2007	54.1	70.6	67.2	83.7			
Three-yea	ar change (percentage	points)					
1992	-5.0	2.4	-1.2	1.2			
1995	2.6	1.5	-4.3	0.8			
1998	-6.1	1.1	4.3	1.8			
2001	3.2	-1.5	-0.3	2.7			
2004	-1.2	0.6	0.5	0.7			
2007	-2.4	2.2	-3.2	-1.1			

## Median value of unrealized capital gains for families with holdings By education of head



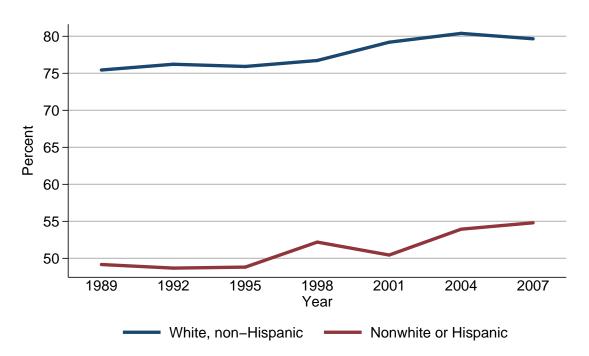
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	usands of 2007 dollars)					
1989	40.0	44.9	48.3	72.4		
1992	32.0	28.9	37.8	57.2		
1995	27.0	35.8	31.1	40.6		
1998	36.9	35.5	38.2	48.5		
2001	33.2	39.3	40.9	65.5		
2004	36.1	50.5	58.2	83.8		
2007	54.0	64.0	70.0	104.0		
Three-yea	ar change (percent)					
1992	-20.0	-35.6	-21.7	-21.0		
1995	-15.6	23.9	-17.7	-29.0		
1998	36.7	-0.8	22.8	19.5		
2001	-10.0	10.7	7.1	35.1		
2004	8.7	28.5	42.3	27.9		
2007	49.6	26.7	20.3	24.1		

## Mean value of unrealized capital gains for families with holdings By education of head



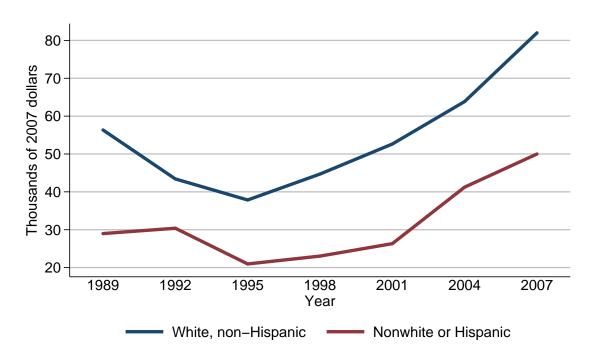
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	101.4	102.7	166.4	279.1
1992	76.5	87.9	133.4	231.0
1995	80.9	92.2	122.5	192.8
1998	74.7	106.9	148.9	271.2
2001	89.2	109.8	148.7	353.0
2004	134.5	122.5	189.4	375.3
2007	123.1	165.2	268.3	519.1
Three-yea	ar change (percent)			
1992	-24.6	-14.4	-19.8	-17.2
1995	5.8	4.9	-8.2	-16.5
1998	-7.7	15.9	21.6	40.7
2001	19.4	2.7	-0.1	30.2
2004	50.8	11.6	27.4	6.3
2007	-8.5	34.9	41.7	38.3

## Percent of families with unrealized capital gains By race or ethnicity of respondent



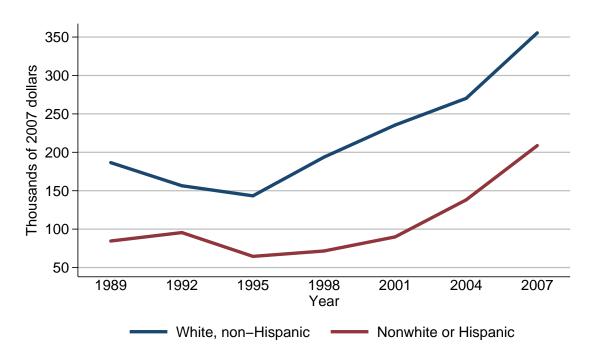
	Race or ethnici	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	75.4	49.2			
1992	76.2	48.7			
1995	75.9	48.8			
1998	76.7	52.2			
2001	79.2	50.4			
2004	80.4	53.9			
2007	79.7	54.8			
Three-year cha	ange (percentage points)				
1992	0.8	-0.5			
1995	-0.3	0.1			
1998	0.8	3.4			
2001	2.5	-1.8			
2004	1.2	3.5			
2007	-0.7	0.9			

## Median value of unrealized capital gains for families with holdings By race or ethnicity of respondent



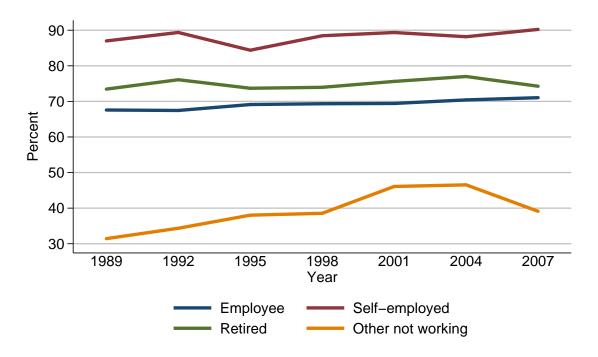
	<u>~</u>			
Race or ethnicity of respondent				
White, non-Hispanic	Nonwhite or Hispanic			
s of 2007 dollars)				
56.3	29.0			
43.4	30.4			
37.9	21.0			
44.7	23.0			
52.6	26.3			
63.9	41.2			
82.0	50.0			
nge (percent)				
-22.9	4.8			
-12.7	-30.9			
17.9	9.5			
17.7	14.3			
21.5	56.7			
28.3	21.4			
	White, non-Hispanic s of 2007 dollars) 56.3 43.4 37.9 44.7 52.6 63.9 82.0 ege (percent) -22.9 -12.7 17.9 17.7 21.5			

## Mean value of unrealized capital gains for families with holdings By race or ethnicity of respondent



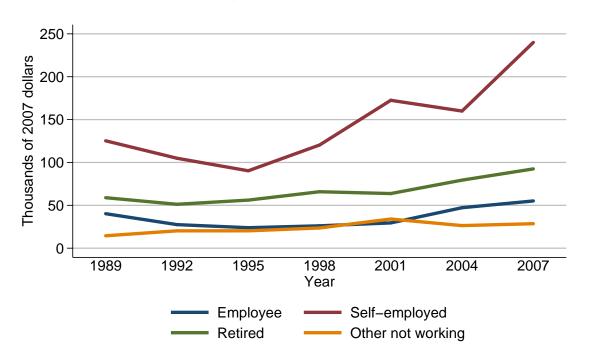
	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	186.6	84.6	
1992	156.5	95.5	
1995	143.4	64.5	
1998	193.7	71.6	
2001	235.4	89.9	
2004	270.3	138.1	
2007	355.5	208.7	
Three-year cha	ange (percent)		
1992	-16.1	12.9	
1995	-8.4	-32.5	
1998	35.1	11.0	
2001	21.5	25.6	
2004	14.8	53.6	
2007	31.5	51.1	

# Percent of families with unrealized capital gains By current work status of head



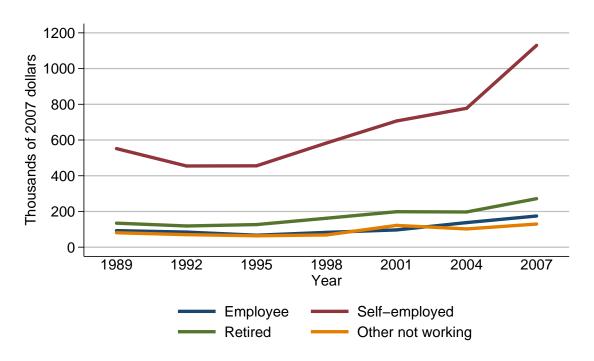
		Current work st	<u>.                                </u>	
Year	Employee	Self-employed	Retired	Other not working
Level (per	cent)			
1989	67.6	87.0	73.5	31.4
1992	67.4	89.4	76.1	34.4
1995	69.1	84.4	73.7	38.0
1998	69.3	88.4	74.0	38.6
2001	69.4	89.4	75.6	46.1
2004	70.4	88.2	77.0	46.5
2007	71.0	90.2	74.3	39.1
Three-yea	r change (percentag	ge points)		
1992	-0.2	2.4	2.6	3.0
1995	1.7	-5.0	-2.4	3.6
1998	0.2	4.0	0.3	0.6
2001	0.1	1.0	1.6	7.5
2004	1.0	-1.2	1.4	0.4
2007	0.6	2.0	-2.7	-7.4

## Median value of unrealized capital gains for families with holdings By current work status of head



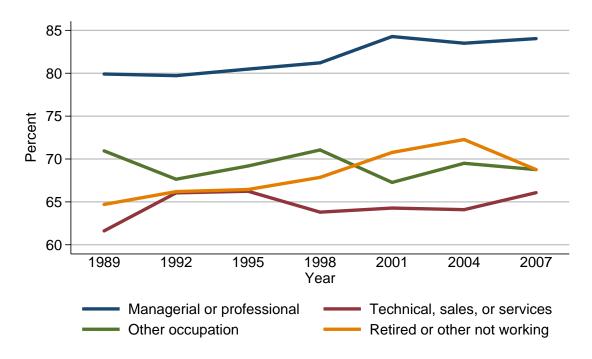
Current work status of head					
Employee	Self-employed	Retired	Other not		
			working		
usands of 2007 doll	lars)				
40.2	125.2	58.9	14.5		
27.5	104.9	51.2	20.3		
23.9	90.3	56.1	20.3		
26.1	120.3	65.8	23.6		
29.5	172.5	63.7	34.0		
47.2	159.9	79.4	26.4		
55.1	240.0	92.5	28.6		
ar change (percent)					
-31.6	-16.2	-13.1	40.0		
-13.1	-13.9	9.6	0.0		
9.2	33.2	17.3	16.3		
13.0	43.4	-3.2	44.1		
60.0	-7.3	24.6	-22.4		
16.7	50.1	16.5	8.3		
	usands of 2007 doli 40.2 27.5 23.9 26.1 29.5 47.2 55.1 ar change (percent) -31.6 -13.1 9.2 13.0 60.0	Employee Self-employed  usands of 2007 dollars)  40.2 125.2 27.5 104.9 23.9 90.3 26.1 120.3 29.5 172.5 47.2 159.9 55.1 240.0  ar change (percent)  -31.6 -16.2 -13.1 -13.9 9.2 33.2 13.0 43.4 60.0 -7.3	Employee         Self-employed         Retired           usands of 2007 dollars)         40.2         125.2         58.9           27.5         104.9         51.2           23.9         90.3         56.1           26.1         120.3         65.8           29.5         172.5         63.7           47.2         159.9         79.4           55.1         240.0         92.5           ar change (percent)         -31.6         -16.2         -13.1           -13.1         -13.9         9.6           9.2         33.2         17.3           13.0         43.4         -3.2           60.0         -7.3         24.6		

### Mean value of unrealized capital gains for families with holdings By current work status of head



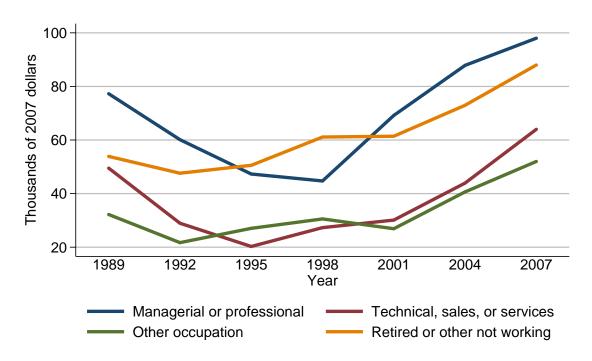
		Current work status of head			
Year	Employee	Self-employed	Retired	Other not working	
Level (thou	ısands of 2007 dolla	ars)			
1989	92.8	552.0	134.6	80.8	
1992	84.6	454.7	118.8	70.4	
1995	67.1	455.6	126.7	63.8	
1998	83.0	583.4	162.2	68.6	
2001	96.8	706.6	198.7	122.0	
2004	137.8	777.6	197.2	102.3	
2007	174.6	1129.9	271.7	129.7	
Three-year	r change (percent)				
1992	-8.8	-17.6	-11.7	-12.9	
1995	-20.7	0.2	6.6	-9.4	
1998	23.7	28.1	28.0	7.5	
2001	16.6	21.1	22.5	77.8	
2004	42.4	10.0	-0.8	-16.1	
2007	26.7	45.3	37.8	26.8	

# Percent of families with unrealized capital gains By current occupation of head



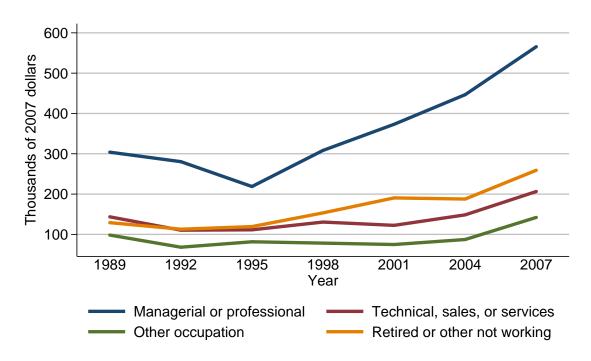
	1 0100111	or lannings with annear	izou oupitui guiilo	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	79.9	61.6	70.9	64.7
1992	79.7	66.0	67.6	66.2
1995	80.5	66.2	69.2	66.4
1998	81.2	63.8	71.1	67.9
2001	84.3	64.3	67.3	70.8
2004	83.5	64.1	69.5	72.3
2007	84.0	66.1	68.8	68.8
Three-yea	ar change (percentag	e points)		
1992	-0.2	4.4	-3.3	1.5
1995	0.8	0.2	1.6	0.2
1998	0.7	-2.4	1.9	1.5
2001	3.1	0.5	-3.8	2.9
2004	-0.8	-0.2	2.2	1.5
2007	0.5	2.0	-0.7	-3.5

## Median value of unrealized capital gains for families with holdings By current occupation of head



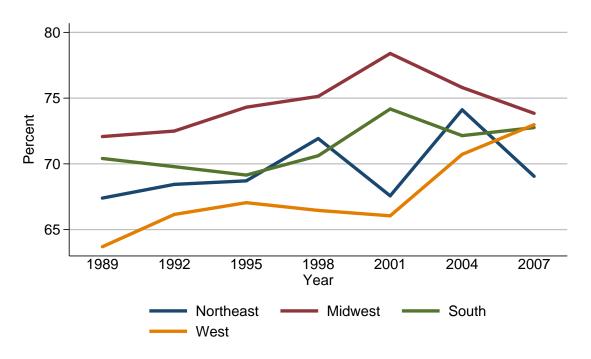
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	rs)		
1989	77.3	49.5	32.2	53.9
1992	60.1	28.9	21.7	47.6
1995	47.3	20.3	27.0	50.6
1998	44.7	27.3	30.6	61.1
2001	69.2	30.1	26.9	61.4
2004	87.9	43.9	40.6	73.0
2007	98.0	64.0	52.0	88.0
Three-yea	ar change (percent)			
1992	-22.3	-41.6	-32.6	-11.7
1995	-21.3	-29.8	24.4	6.3
1998	-5.5	34.5	13.3	20.8
2001	54.8	10.3	-12.1	0.5
2004	27.0	45.8	50.9	18.9
2007	11.5	45.8	28.1	20.5

## Mean value of unrealized capital gains for families with holdings By current occupation of head



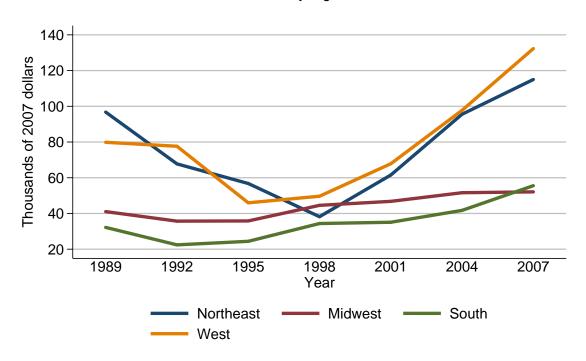
	Current occupation of head						
Year	Managerial or	Managerial or Technical, sales,		Retired or other			
	professional	or services	occupation	not working			
Level (tho	ousands of 2007 dolla	rs)					
1989	304.0	143.6	98.3	129.1			
1992	280.4	110.4	68.2	112.9			
1995	218.8	111.4	81.6	119.3			
1998	308.3	130.6	78.4	153.3			
2001	373.2	122.5	74.9	190.5			
2004	446.6	148.5	87.3	187.7			
2007	565.6	206.3	142.1	259.1			
Three-yea	ar change (percent)						
1992	-7.8	-23.1	-30.6	-12.5			
1995	-22.0	0.9	19.6	5.7			
1998	40.9	17.2	-3.9	28.5			
2001	21.1	-6.2	-4.5	24.3			
2004	19.7	21.2	16.6	-1.5			
2007	26.6	38.9	62.8	38.0			

# Percent of families with unrealized capital gains By region

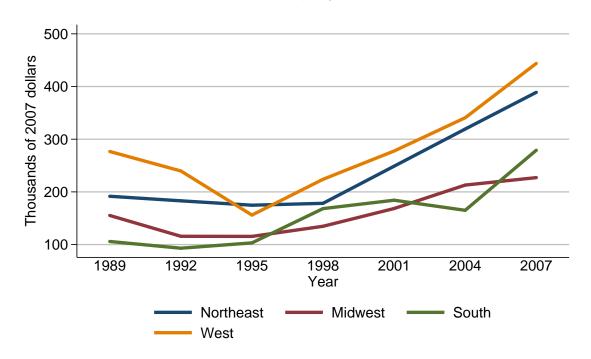


		i idillilics with difficu	zoa oapitai gaiiio		
	Region				
Year	Northeast	Midwest	South	West	
Level (perd	cent)				
1989	67.4	72.1	70.4	63.7	
1992	68.4	72.5	69.8	66.2	
1995	68.7	74.3	69.1	67.0	
1998	71.9	75.1	70.6	66.5	
2001	67.6	78.4	74.2	66.0	
2004	74.1	75.8	72.1	70.7	
2007	69.1	73.8	72.8	73.0	
Three-year	r change (percentage	points)			
1992	1.0	0.4	-0.6	2.5	
1995	0.3	1.8	-0.7	0.8	
1998	3.2	0.8	1.5	-0.5	
2001	-4.3	3.3	3.6	-0.5	
2004	6.5	-2.6	-2.1	4.7	
2007	-5.0	-2.0	0.7	2.3	

## Median value of unrealized capital gains for families with holdings By region



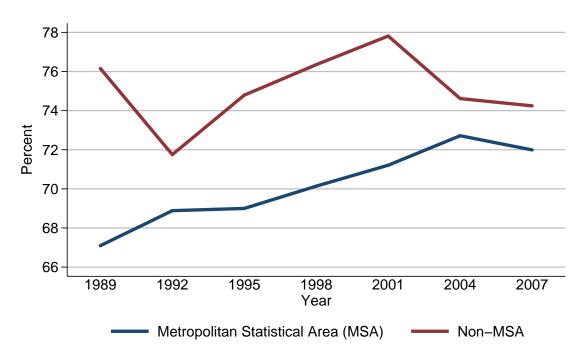
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	96.8	41.1	32.2	79.9
1992	67.8	35.7	22.4	77.6
1995	56.8	35.8	24.4	46.0
1998	38.2	44.6	34.4	49.7
2001	61.5	46.8	35.1	67.8
2004	95.6	51.6	41.7	97.7
2007	115.0	52.1	55.6	132.3
Three-year	r change (percent)			
1992	-30.0	-13.1	-30.4	-2.9
1995	-16.2	0.3	8.9	-40.7
1998	-32.7	24.6	41.0	8.0
2001	61.0	4.9	2.0	36.4
2004	55.4	10.3	18.8	44.1
2007	20.3	1.0	33.3	35.4



Mean value of unrealized capital gains for families with holdings

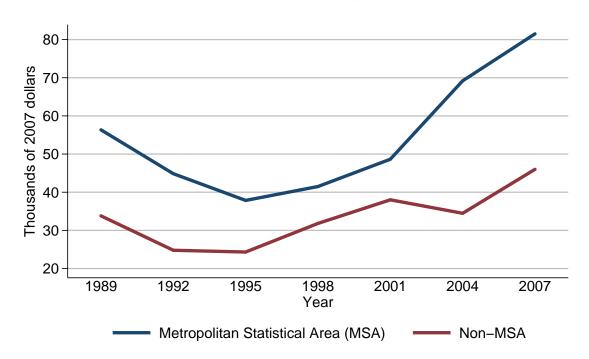
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	191.7	155.2	105.8	276.7
1992	183.0	115.7	93.1	239.7
1995	174.8	115.5	103.2	156.0
1998	178.3	134.7	168.3	223.9
2001	248.8	168.5	184.2	277.6
2004	319.3	213.0	165.1	340.7
2007	389.0	227.1	279.0	443.8
Three-year	change (percent)			
1992	-4.5	-25.5	-12.0	-13.4
1995	-4.5	-0.2	10.8	-34.9
1998	2.0	16.6	63.1	43.5
2001	39.5	25.1	9.4	24.0
2004	28.3	26.4	-10.4	22.7
2007	21.8	6.6	69.0	30.3

# Percent of families with unrealized capital gains By urbanicity



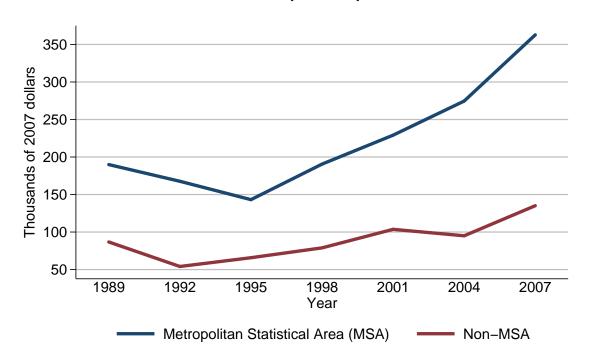
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (perce	nt)				
1989	67.1	76.2			
1992	68.9	71.8			
1995	69.0	74.8			
1998	70.1	76.4			
2001	71.2	77.8			
2004	72.7	74.6			
2007	72.0	74.2			
Three-year c	change (percentage points)				
1992	1.8	-4.4			
1995	0.1	3.0			
1998	1.1	1.6			
2001	1.1	1.4			
2004	1.5	-3.2			
2007	-0.7	-0.4			

# Median value of unrealized capital gains for families with holdings By urbanicity



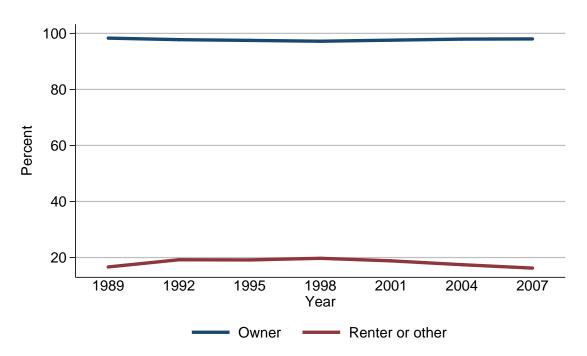
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	nds of 2007 dollars)				
1989	56.3	33.8			
1992	44.9	24.8			
1995	37.9	24.3			
1998	41.5	31.8			
2001	48.6	38.0			
2004	69.2	34.5			
2007	81.5	46.0			
Three-year cl	hange (percent)				
1992	-20.2	-26.6			
1995	-15.6	-2.0			
1998	9.5	30.9			
2001	17.1	19.5			
2004	42.4	-9.2			
2007	17.8	33.3			

## Mean value of unrealized capital gains for families with holdings By urbanicity



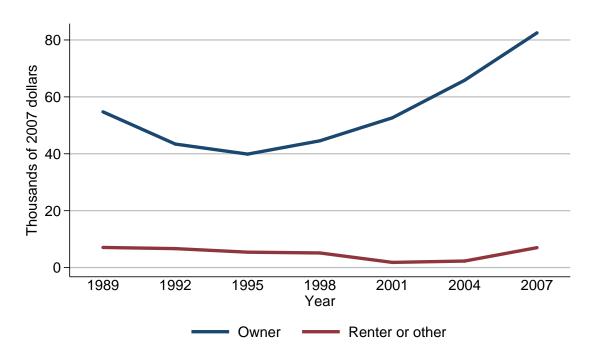
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	189.9	86.8
1992	167.6	54.1
1995	143.2	65.8
1998	190.5	78.9
2001	229.1	103.6
2004	274.6	95.0
2007	362.8	135.1
Three-year c	hange (percent)	
1992	-11.7	-37.7
1995	-14.6	21.6
1998	33.0	19.9
2001	20.3	31.3
2004	19.9	-8.3
2007	32.1	42.2

# Percent of families with unrealized capital gains By housing status



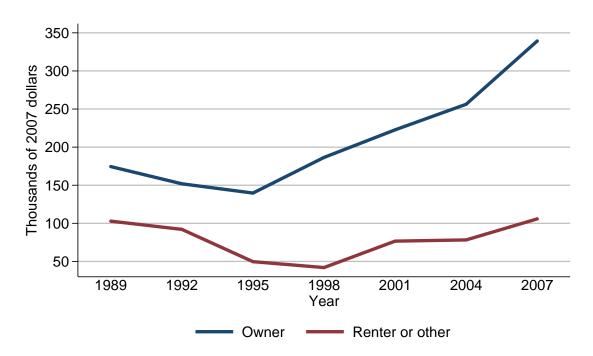
	1 Crociit of lamines with affice	mile a capital game			
	Housing status				
Year	Owner	Renter or other			
Level (percent)					
1989	98.3	16.6			
1992	97.8	19.2			
1995	97.5	19.1			
1998	97.2	19.7			
2001	97.6	18.8			
2004	98.0	17.5			
2007	98.0	16.2			
Three-year chang	ge (percentage points)				
1992	-0.5	2.6			
1995	-0.3	-0.1			
1998	-0.3	0.6			
2001	0.4	-0.9			
2004	0.4	-1.3			
2007	0.0	-1.3			

# Median value of unrealized capital gains for families with holdings By housing status



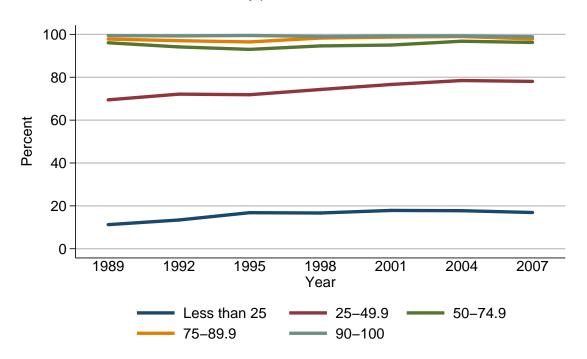
	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	54.7	7.1	
1992	43.4	6.7	
1995	39.9	5.4	
1998	44.6	5.1	
2001	52.6	1.8	
2004	65.8	2.3	
2007	82.5	7.0	
Three-year change	e (percent)		
1992	-20.7	-5.6	
1995	-8.1	-19.4	
1998	11.8	-5.6	
2001	17.9	-64.7	
2004	25.1	27.8	
2007	25.4	204.3	

## Mean value of unrealized capital gains for families with holdings By housing status



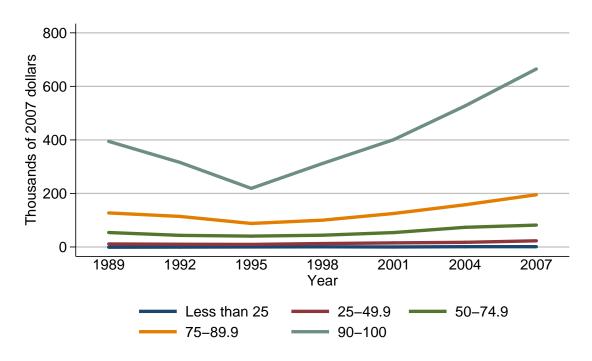
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	174.4	102.9
1992	151.9	92.1
1995	139.7	49.7
1998	186.5	41.9
2001	222.7	76.6
2004	256.3	78.2
2007	339.3	105.8
Three-year change	e (percent)	
1992	-12.9	-10.5
1995	-8.0	-46.0
1998	33.5	-15.7
2001	19.4	82.8
2004	15.1	2.1
2007	32.4	35.3

# Percent of families with unrealized capital gains By percentile of net worth



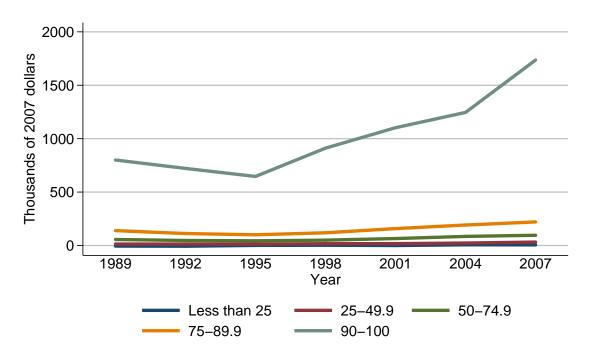
			itii aiii caiizca oc	pitai gairio			
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	11.2	69.5	96.1	97.8	99.4		
1992	13.4	72.1	94.2	97.1	99.3		
1995	16.8	71.9	93.0	96.5	99.5		
1998	16.7	74.3	94.6	98.3	99.0		
2001	17.9	76.6	95.0	98.7	99.3		
2004	17.7	78.5	96.8	99.0	99.3		
2007	16.9	78.1	96.2	97.9	98.9		
Three-ye	ar change (percen	tage points)					
1992	2.2	2.6	-1.9	-0.7	-0.1		
1995	3.4	-0.2	-1.2	-0.6	0.2		
1998	-0.1	2.4	1.6	1.8	-0.5		
2001	1.2	2.3	0.4	0.4	0.3		
2004	-0.2	1.9	1.8	0.3	0.0		
2007	-0.8	-0.4	-0.6	-1.1	-0.4		

## Median value of unrealized capital gains for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (the	ousands of 2007 d	ollars)				
1989	-0.9	11.3	53.9	127.2	394.5	
1992	-0.4	10.1	43.4	114.1	315.9	
1995	0.1	9.5	40.6	87.9	218.9	
1998	0.6	12.8	43.9	100.1	311.9	
2001	0.0	15.2	53.8	125.1	401.1	
2004	1.1	17.4	73.4	157.6	527.0	
2007	1.0	23.0	81.8	195.1	665.0	
Three-ye	ear change (percen	t)				
1992	-55.6	-10.6	-19.5	-10.3	-19.9	
1995	-125.0	-5.9	-6.5	-23.0	-30.7	
1998	500.0	34.7	8.1	13.9	42.5	
2001	-100.0	18.8	22.6	25.0	28.6	
2004	•	14.5	36.4	26.0	31.4	
2007	-9.1	32.2	11.4	23.8	26.2	

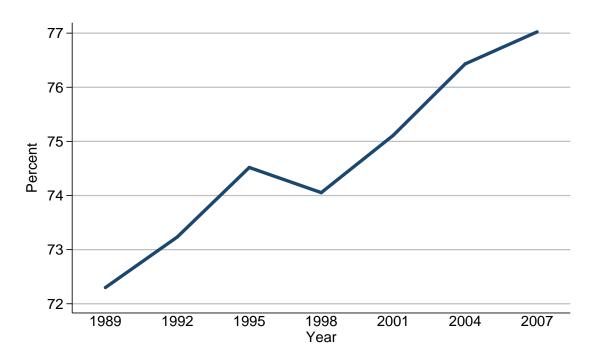
# Mean value of unrealized capital gains for families with holdings By percentile of net worth



#### Mean value of unrealized capital gains for families with holdings

			p.ta. ga		<u> </u>
		Р	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	-5.4	13.7	56.2	139.3	800.3
1992	-6.5	13.6	47.1	112.0	721.7
1995	1.1	13.2	44.0	100.4	646.5
1998	2.6	16.8	50.1	118.9	911.4
2001	-0.1	17.5	65.0	158.2	1102.7
2004	6.8	23.0	85.0	191.9	1245.8
2007	5.8	32.1	95.8	220.7	1736.3
Three-ye	ear change (percen	t)			
1992	20.4	-0.7	-16.2	-19.6	-9.8
1995	-116.9	-2.9	-6.6	-10.4	-10.4
1998	136.4	27.3	13.9	18.4	41.0
2001	-103.8	4.2	29.7	33.1	21.0
2004	-6900.0	31.4	30.8	21.3	13.0
2007	-14.7	39.6	12.7	15.0	39.4

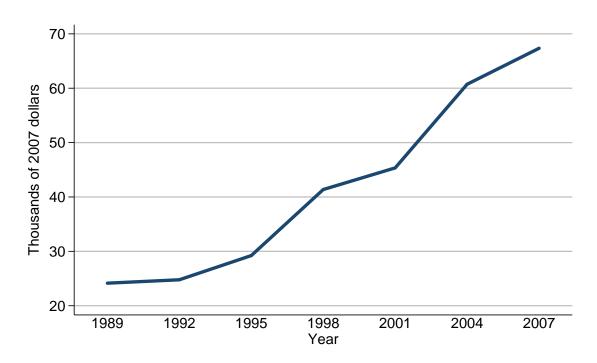
### Percent of families with debt For all families



#### Percent of families with debt

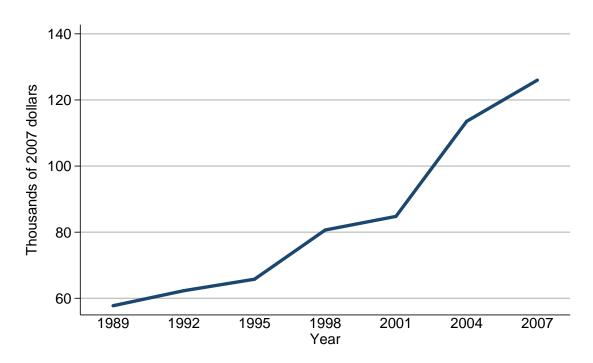
Percent of families with debt					
Year	All families				
Level (percent)					
1989	72.3				
1992	73.2				
1995	74.5				
1998	74.1				
2001	75.1				
2004	76.4				
2007	77.0				
Three-year change (percentage p	oints)				
1992	0.9				
1995	1.3				
1998	-0.4				
2001	1.0				
2004	1.3				
2007	0.6				

## Median value of debt for families with holdings For all families



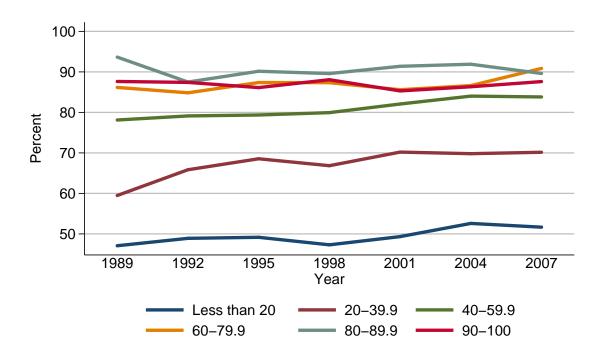
Median value of debt for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	24.1					
1992	24.8					
1995	29.2					
1998	41.4					
2001	45.4					
2004	60.7					
2007	67.3					
Three-year change (percent)						
1992	2.9					
1995	17.7					
1998	41.8					
2001	9.7					
2004	33.7					
2007	10.9					

# Mean value of debt for families with holdings For all families



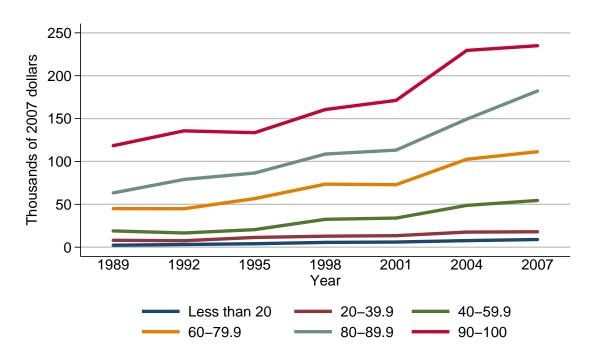
Mean value of debt for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	57.8					
1992	62.3					
1995	65.8					
1998	80.7					
2001	84.8					
2004	113.5					
2007	126.0					
Three-year change (percent)						
1992	7.8					
1995	5.6					
1998	22.6					
2001	5.1					
2004	33.8					
2007	11.0					

## Percent of families with debt By percentile of income



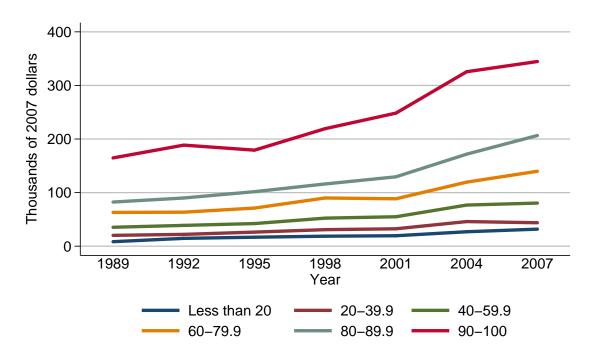
Percent of families with debt								
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	47.1	59.5	78.1	86.2	93.7	87.6		
1992	48.9	65.8	79.1	84.8	87.5	87.4		
1995	49.2	68.6	79.4	87.4	90.2	86.1		
1998	47.3	66.8	79.9	87.3	89.6	88.1		
2001	49.3	70.2	82.1	85.6	91.4	85.3		
2004	52.6	69.8	84.0	86.6	91.9	86.3		
2007	51.7	70.2	83.8	90.9	89.6	87.6		
Three-ye	ear change (per	centage points	s)					
1992	1.8	6.3	1.0	-1.4	-6.2	-0.2		
1995	0.3	2.8	0.3	2.6	2.7	-1.3		
1998	-1.9	-1.8	0.5	-0.1	-0.6	2.0		
2001	2.0	3.4	2.2	-1.7	1.8	-2.8		
2004	3.3	-0.4	1.9	1.0	0.5	1.0		
2007	-0.9	0.4	-0.2	4.3	-2.3	1.3		

# Median value of debt for families with holdings By percentile of income



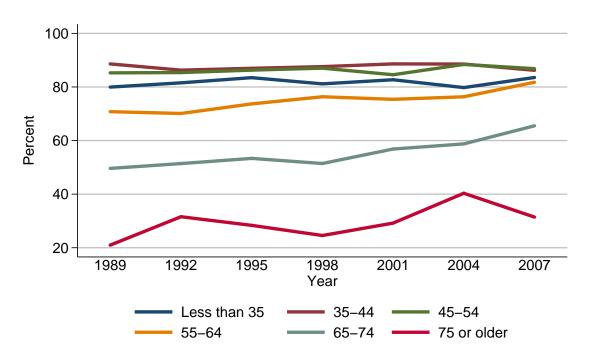
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (thousands of 2007 dollars)								
1989	2.3	8.0	19.0	45.0	63.3	118.4		
1992	3.1	7.5	16.6	44.9	79.0	135.7		
1995	4.1	11.4	20.5	56.7	86.5	133.6		
1998	5.6	12.8	32.5	73.6	108.6	160.6		
2001	6.0	13.5	34.0	72.9	113.2	171.2		
2004	7.7	17.6	48.8	102.6	149.4	229.5		
2007	9.0	18.0	54.5	111.3	182.2	235.0		
Three-ye	ear change (per	cent)						
1992	34.8	-6.2	-12.6	-0.2	24.8	14.6		
1995	32.3	52.0	23.5	26.3	9.5	-1.5		
1998	36.6	12.3	58.5	29.8	25.5	20.2		
2001	7.1	5.5	4.6	-1.0	4.2	6.6		
2004	28.3	30.4	43.5	40.7	32.0	34.1		
2007	16.9	2.3	11.7	8.5	22.0	2.4		

# Mean value of debt for families with holdings By percentile of income



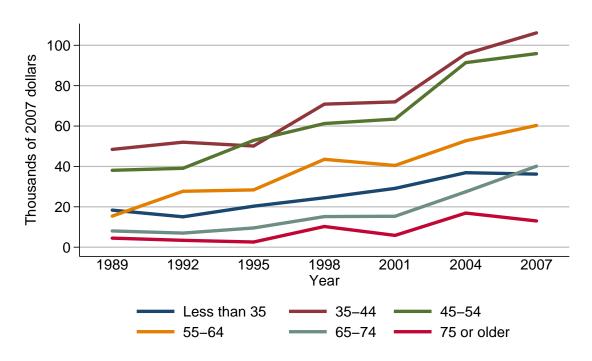
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	8.4	20.3	35.3	63.1	82.4	164.8	
1992	14.6	22.1	38.8	63.5	89.9	188.7	
1995	16.8	26.3	42.2	71.2	101.8	179.2	
1998	18.7	30.9	52.4	90.0	116.2	219.4	
2001	19.5	32.5	55.0	88.5	129.5	248.3	
2004	27.0	46.0	76.8	119.6	171.8	325.6	
2007	31.8	43.8	80.5	139.8	206.5	344.6	
Three-ye	ear change (per	rcent)					
1992	73.8	8.9	9.9	0.6	9.1	14.5	
1995	15.1	19.0	8.8	12.1	13.2	-5.0	
1998	11.3	17.5	24.2	26.4	14.1	22.4	
2001	4.3	5.2	5.0	-1.7	11.4	13.2	
2004	38.5	41.5	39.6	35.1	32.7	31.1	
2007	17.8	-4.8	4.8	16.9	20.2	5.8	

## Percent of families with debt By age of head



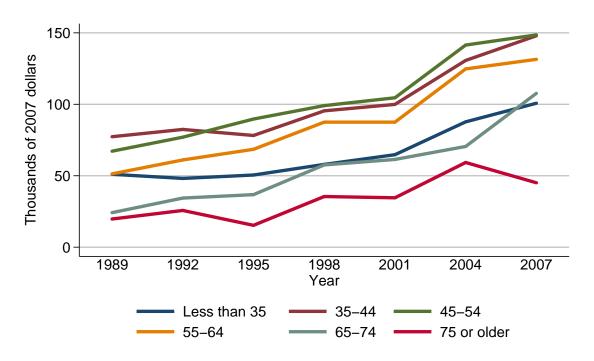
Percent of families with debt								
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	80.0	88.6	85.3	70.8	49.6	21.0		
1992	81.5	86.3	85.4	70.1	51.4	31.6		
1995	83.5	87.0	86.3	73.7	53.4	28.4		
1998	81.2	87.6	87.0	76.4	51.4	24.6		
2001	82.7	88.6	84.6	75.4	56.8	29.2		
2004	79.8	88.6	88.4	76.3	58.8	40.3		
2007	83.5	86.2	86.8	81.8	65.5	31.4		
Three-ye	ear change (per	centage point	s)					
1992	1.5	-2.3	0.1	-0.7	1.8	10.6		
1995	2.0	0.7	0.9	3.6	2.0	-3.2		
1998	-2.3	0.6	0.7	2.7	-2.0	-3.8		
2001	1.5	1.0	-2.4	-1.0	5.4	4.6		
2004	-2.9	0.0	3.8	0.9	2.0	11.1		
2007	3.7	-2.4	-1.6	5.5	6.7	-8.9		

# Median value of debt for families with holdings By age of head



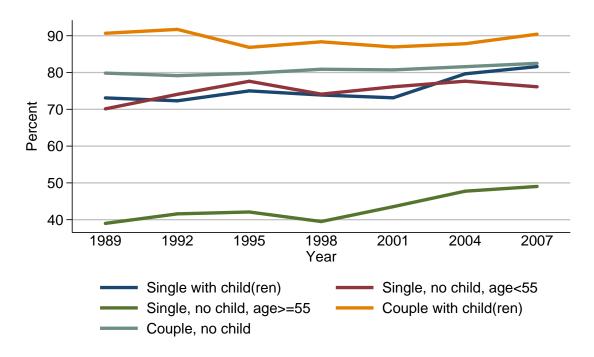
	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (thousands of 2007 dollars)									
1989	18.4	48.4	38.1	15.4	8.0	4.5			
1992	15.1	52.0	39.1	27.7	7.0	3.4			
1995	20.3	50.1	52.9	28.4	9.5	2.6			
1998	24.5	70.9	61.2	43.5	15.2	10.2			
2001	29.1	72.0	63.5	40.5	15.3	5.8			
2004	36.9	95.8	91.4	52.7	27.5	16.9			
2007	36.2	106.2	95.9	60.3	40.1	13.0			
Three-ye	ear change (per	cent)							
1992	-17.9	7.4	2.6	79.9	-12.5	-24.4			
1995	34.4	-3.7	35.3	2.5	35.7	-23.5			
1998	20.7	41.5	15.7	53.2	60.0	292.3			
2001	18.8	1.6	3.8	-6.9	0.7	-43.1			
2004	26.8	33.1	43.9	30.1	79.7	191.4			
2007	-1.9	10.9	4.9	14.4	45.8	-23.1			

# Mean value of debt for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (thousands of 2007 dollars)									
1989	51.0	77.3	67.2	51.3	24.2	19.7			
1992	48.1	82.4	77.0	61.0	34.4	25.7			
1995	50.5	78.2	89.7	68.5	36.8	15.3			
1998	57.9	95.4	99.1	87.5	57.6	35.5			
2001	64.7	99.9	104.6	87.5	61.4	34.6			
2004	87.7	130.7	141.5	124.8	70.5	59.3			
2007	100.7	148.0	148.5	131.5	107.7	45.1			
Three-ye	ear change (per	cent)							
1992	-5.7	6.6	14.6	18.9	42.1	30.5			
1995	5.0	-5.1	16.5	12.3	7.0	-40.5			
1998	14.7	22.0	10.5	27.7	56.5	132.0			
2001	11.7	4.7	5.5	0.0	6.6	-2.5			
2004	35.5	30.8	35.3	42.6	14.8	71.4			
2007	14.8	13.2	4.9	5.4	52.8	-23.9			

# Percent of families with debt By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	ercent)				
1989	73.1	70.1	39.0	90.7	79.8
1992	72.3	74.1	41.6	91.7	79.2
1995	75.0	77.6	42.1	86.8	79.8
1998	73.9	74.1	39.5	88.3	80.9
2001	73.1	76.1	43.5	87.0	80.7
2004	79.6	77.6	47.7	87.8	81.6
2007	81.6	76.1	49.0	90.4	82.5
Three-ye	ar change (perce	ntage points)			
1992	-0.8	4.0	2.6	1.0	-0.6
1995	2.7	3.5	0.5	-4.9	0.6
1998	-1.1	-3.5	-2.6	1.5	1.1
2001	-0.8	2.0	4.0	-1.3	-0.2

4.2

1.3

8.0

2.6

0.9

0.9

2004

2007

6.5

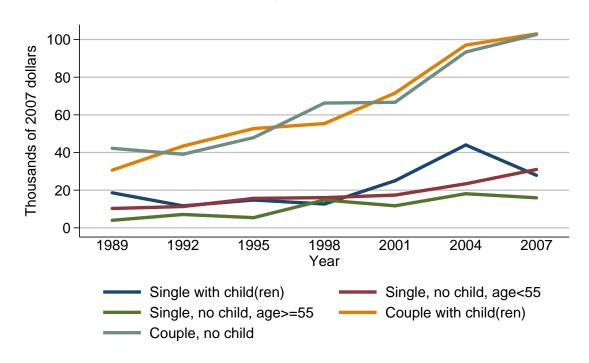
2.0

1.5

-1.5

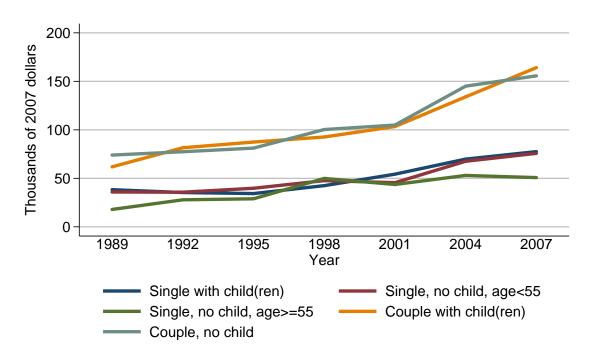
Percent of families with debt

# Median value of debt for families with holdings By family structure



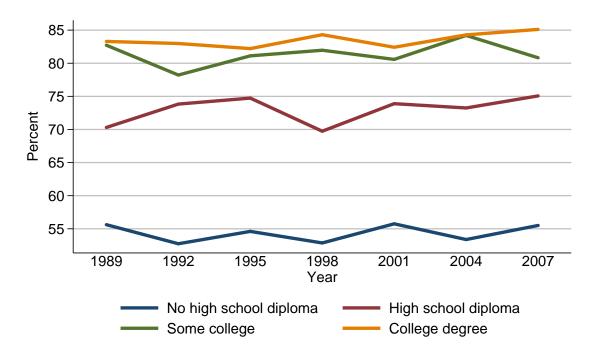
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	18.6	10.3	4.0	30.6	42.2
1992	11.7	11.3	7.1	43.4	39.1
1995	14.8	15.6	5.4	52.7	47.9
1998	12.7	16.0	14.8	55.4	66.3
2001	25.0	17.4	11.7	71.6	66.7
2004	44.0	23.4	18.1	97.0	93.4
2007	27.9	31.0	15.9	103.0	102.7
Three-ye	ar change (percei	nt)			
1992	-37.1	9.7	77.5	41.8	-7.3
1995	26.5	38.1	-23.9	21.4	22.5
1998	-14.2	2.6	174.1	5.1	38.4
2001	96.9	8.8	-20.9	29.2	0.6
2004	76.0	34.5	54.7	35.5	40.0
2007	-36.6	32.5	-12.2	6.2	10.0

# Mean value of debt for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	38.3	35.9	17.9	61.9	74.0
1992	35.4	35.7	27.9	81.5	77.4
1995	34.3	39.8	28.9	87.4	81.2
1998	42.5	47.7	49.9	92.6	100.3
2001	54.3	45.5	43.7	103.4	104.9
2004	69.9	67.6	53.0	134.0	145.0
2007	77.6	75.7	50.8	164.1	155.7
Three-ye	ar change (percei	nt)			
1992	-7.6	-0.6	55.9	31.7	4.6
1995	-3.1	11.5	3.6	7.2	4.9
1998	23.9	19.8	72.7	5.9	23.5
2001	27.8	-4.6	-12.4	11.7	4.6
2004	28.7	48.6	21.3	29.6	38.2
2007	11.0	12.0	-4.2	22.5	7.4

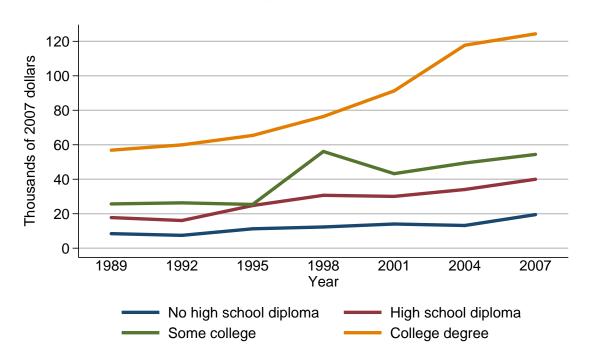
## Percent of families with debt By education of head



Percent of families with debt

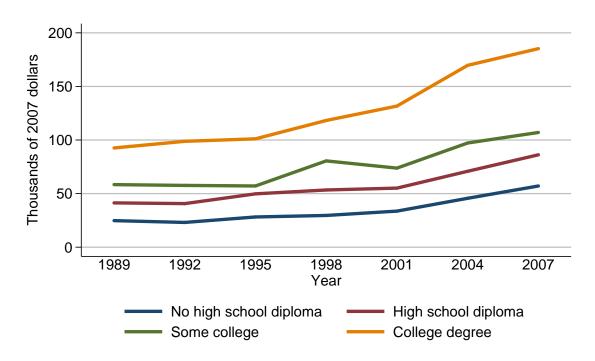
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	55.6	70.3	82.7	83.3
1992	52.7	73.8	78.2	83.0
1995	54.6	74.7	81.1	82.2
1998	52.9	69.7	82.0	84.3
2001	55.8	73.9	80.6	82.4
2004	53.4	73.2	84.2	84.3
2007	55.5	75.1	80.8	85.1
Three-yea	ar change (percentage	points)		
1992	-2.9	3.5	-4.5	-0.3
1995	1.9	0.9	2.9	-0.8
1998	-1.7	-5.0	0.9	2.1
2001	2.9	4.2	-1.4	-1.9
2004	-2.4	-0.7	3.6	1.9
2007	2.1	1.9	-3.4	0.8

# Median value of debt for families with holdings By education of head



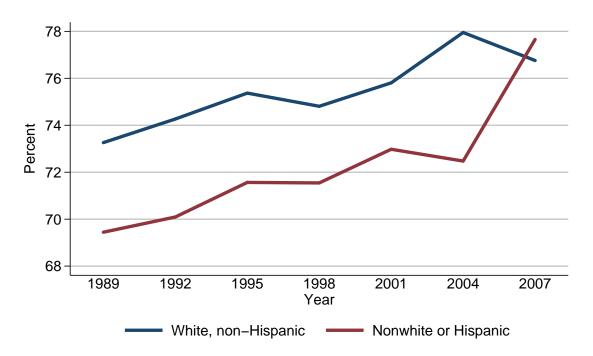
		Education	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	8.4	17.8	25.7	56.8
1992	7.5	16.1	26.3	59.9
1995	11.3	24.8	25.4	65.4
1998	12.3	30.7	56.1	76.4
2001	14.0	30.0	43.2	91.2
2004	13.2	34.0	49.4	117.7
2007	19.5	40.0	54.4	124.3
Three-yea	ar change (percent)			
1992	-10.7	-9.6	2.3	5.5
1995	50.7	54.0	-3.4	9.2
1998	8.8	23.8	120.9	16.8
2001	13.8	-2.3	-23.0	19.4
2004	-5.7	13.3	14.4	29.1
2007	47.7	17.6	10.1	5.6

# Mean value of debt for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	24.8	41.3	58.4	92.6
1992	23.1	40.7	57.7	98.8
1995	28.2	49.8	57.1	101.1
1998	29.6	53.4	80.5	118.3
2001	33.7	55.1	73.8	131.7
2004	45.6	70.8	97.2	169.7
2007	57.1	86.2	107.1	185.3
Three-yea	ar change (percent)			
1992	-6.9	-1.5	-1.2	6.7
1995	22.1	22.4	-1.0	2.3
1998	5.0	7.2	41.0	17.0
2001	13.9	3.2	-8.3	11.3
2004	35.3	28.5	31.7	28.9
2007	25.2	21.8	10.2	9.2

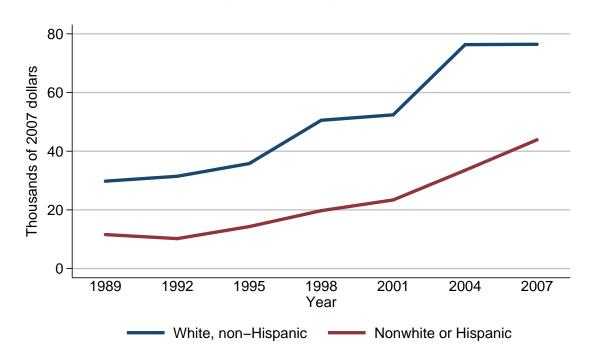
## Percent of families with debt By race or ethnicity of respondent



#### Percent of families with debt

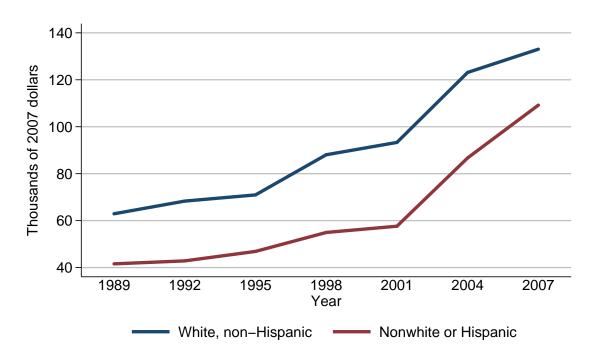
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	73.3	69.4			
1992	74.3	70.1			
1995	75.4	71.6			
1998	74.8	71.5			
2001	75.8	73.0			
2004	78.0	72.5			
2007	76.8	77.7			
Three-year cha	ange (percentage points)				
1992	1.0	0.7			
1995	1.1	1.5			
1998	-0.6	-0.1			
2001	1.0	1.5			
2004	2.2	-0.5			
2007	-1.2	5.2			

# Median value of debt for families with holdings By race or ethnicity of respondent



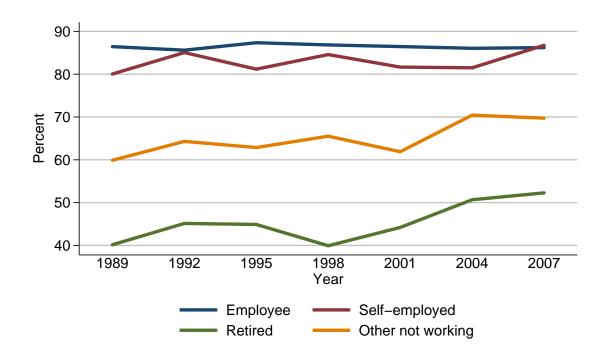
Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (thousand	ds of 2007 dollars)			
1989	29.8	11.6		
1992	31.5	10.2		
1995	35.8	14.3		
1998	50.5	19.7		
2001	52.4	23.4		
2004	76.3	33.5		
2007	76.4	43.9		
Three-year cha	nge (percent)			
1992	5.7	-12.1		
1995	13.7	40.2		
1998	41.1	37.8		
2001	3.8	18.8		
2004	45.6	43.2		
2007	0.1	31.0		

# Mean value of debt for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	62.9	41.6
1992	68.3	42.8
1995	71.0	46.9
1998	88.1	55.0
2001	93.3	57.6
2004	123.1	86.7
2007	133.0	109.2
Three-year cha	nge (percent)	
1992	8.6	2.9
1995	4.0	9.6
1998	24.1	17.3
2001	5.9	4.7
2004	31.9	50.5
2007	8.0	26.0

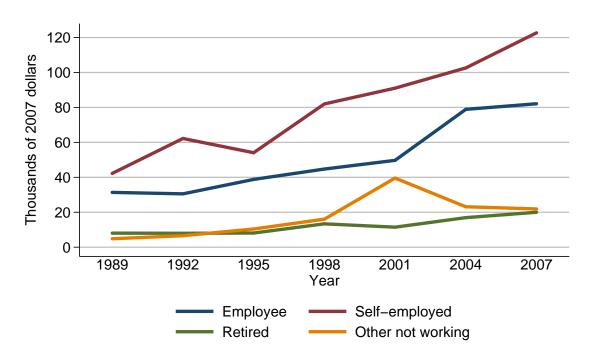
## Percent of families with debt By current work status of head



Percent	of f	amiliae	with	deht
reitein	OI I	ammes	willi	uebi

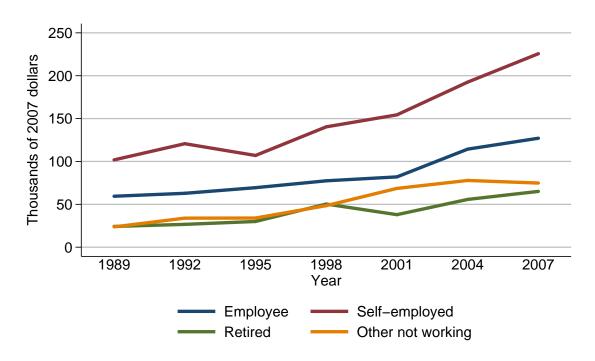
	Current work status of head						
Year	Employee	Self-employed	Retired	Other not			
				working			
Level (perd	cent)						
1989	86.4	80.1	40.2	59.9			
1992	85.6	85.1	45.1	64.3			
1995	87.4	81.2	44.9	62.9			
1998	86.8	84.6	39.9	65.5			
2001	86.5	81.7	44.2	61.9			
2004	86.1	81.5	50.7	70.4			
2007	86.2	86.8	52.3	69.7			
Three-year	r change (percentag	ge points)					
1992	-0.8	5.0	4.9	4.4			
1995	1.8	-3.9	-0.2	-1.4			
1998	-0.6	3.4	-5.0	2.6			
2001	-0.3	-2.9	4.3	-3.6			
2004	-0.4	-0.2	6.5	8.5			
2007	0.1	5.3	1.6	-0.7			

# Median value of debt for families with holdings By current work status of head



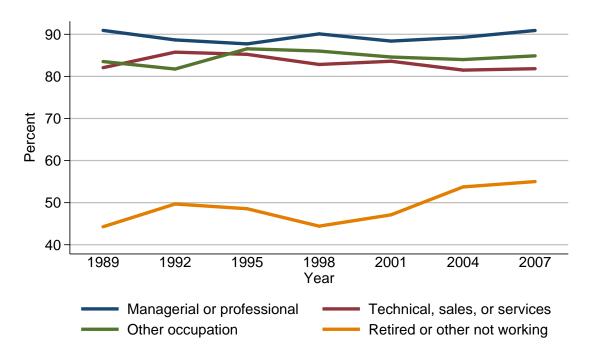
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 doll	ars)		
1989	31.4	42.2	8.0	4.8
1992	30.5	62.2	8.0	6.6
1995	38.8	54.1	8.1	10.4
1998	44.7	82.0	13.4	16.0
2001	49.7	91.0	11.5	39.6
2004	78.9	102.6	16.9	23.1
2007	82.1	122.7	20.0	21.9
Three-year	r change (percent)			
1992	-2.9	47.4	0.0	37.5
1995	27.2	-13.0	1.2	57.6
1998	15.2	51.6	65.4	53.8
2001	11.2	11.0	-14.2	147.5
2004	58.8	12.7	47.0	-41.7
2007	4.1	19.6	18.3	-5.2

# Mean value of debt for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	sands of 2007 dolla	ars)		
1989	59.4	101.8	24.2	23.7
1992	62.9	120.7	26.6	33.9
1995	69.4	107.0	30.0	34.0
1998	77.4	140.4	50.3	48.5
2001	82.0	154.4	38.0	68.6
2004	114.4	192.5	55.7	77.8
2007	127.1	225.7	65.1	74.8
Three-year	r change (percent)			
1992	5.9	18.6	9.9	43.0
1995	10.3	-11.4	12.8	0.3
1998	11.5	31.2	67.7	42.6
2001	5.9	10.0	-24.5	41.4
2004	39.5	24.7	46.6	13.4
2007	11.1	17.2	16.9	-3.9

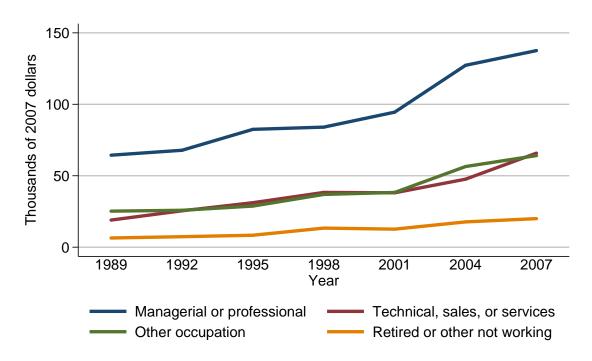
## Percent of families with debt By current occupation of head



Percent	Ot	tamilies	with	debt

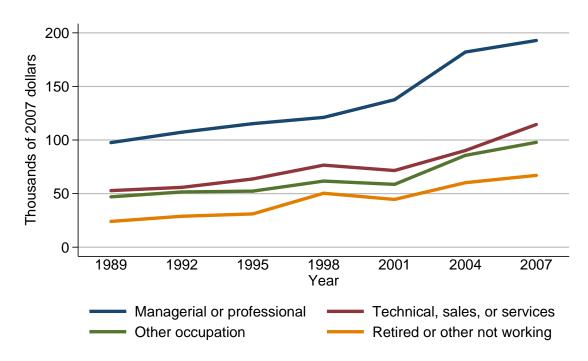
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	90.9	82.1	83.5	44.3	
1992	88.7	85.8	81.7	49.7	
1995	87.7	85.2	86.6	48.6	
1998	90.1	82.8	86.0	44.4	
2001	88.4	83.6	84.6	47.1	
2004	89.3	81.5	84.0	53.7	
2007	90.9	81.8	84.9	55.0	
Three-yea	ar change (percentag	e points)			
1992	-2.2	3.7	-1.8	5.4	
1995	-1.0	-0.6	4.9	-1.1	
1998	2.4	-2.4	-0.6	-4.2	
2001	-1.7	0.8	-1.4	2.7	
2004	0.9	-2.1	-0.6	6.6	
2007	1.6	0.3	0.9	1.3	

## Median value of debt for families with holdings By current occupation of head



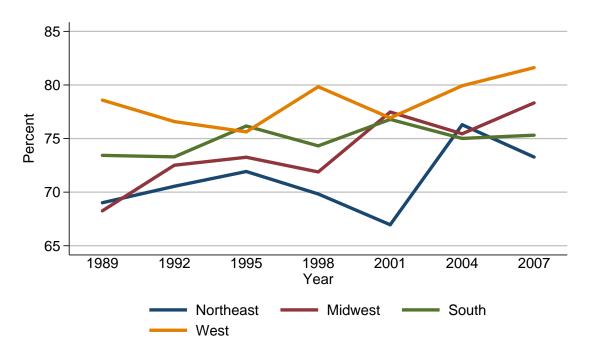
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	rs)		
1989	64.4	19.0	25.2	6.4
1992	67.8	25.5	25.8	7.4
1995	82.5	31.1	28.8	8.4
1998	84.0	38.3	36.9	13.4
2001	94.5	38.1	38.3	12.6
2004	127.3	47.6	56.4	17.7
2007	137.6	65.8	64.1	20.0
Three-yea	ar change (percent)			
1992	5.3	34.2	2.4	15.6
1995	21.7	22.0	11.6	13.5
1998	1.8	23.2	28.1	59.5
2001	12.5	-0.5	3.8	-6.0
2004	34.7	24.9	47.3	40.5
2007	8.1	38.2	13.7	13.0

# Mean value of debt for families with holdings By current occupation of head



	IVICALI V	alue of dept for failille	es with holdings	
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	rs)		
1989	97.6	52.8	47.0	24.1
1992	107.3	55.8	51.6	28.9
1995	115.3	63.7	52.3	31.1
1998	121.1	76.6	61.7	50.3
2001	137.6	71.5	58.6	44.6
2004	182.1	90.2	85.7	60.2
2007	192.9	114.5	97.9	67.0
Three-yea	ar change (percent)			
1992	9.9	5.7	9.8	19.9
1995	7.5	14.2	1.4	7.6
1998	5.0	20.3	18.0	61.7
2001	13.6	-6.7	-5.0	-11.3
2004	32.3	26.2	46.2	35.0
2007	5.9	26.9	14.2	11.3

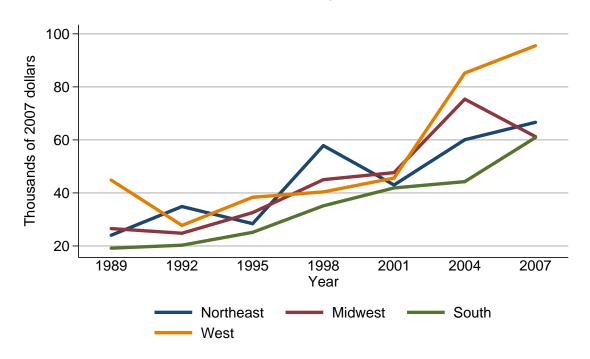
## Percent of families with debt By region



Percent of families with debt

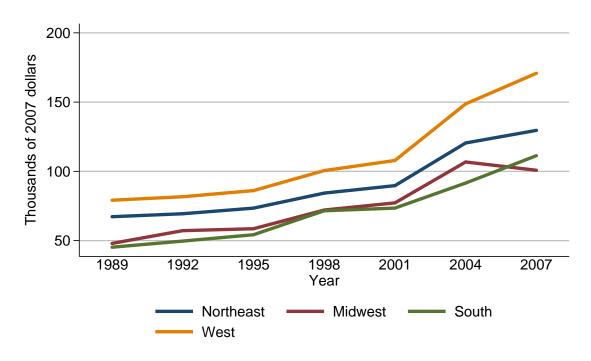
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	69.0	68.3	73.4	78.6
1992	70.5	72.5	73.3	76.6
1995	71.9	73.3	76.2	75.6
1998	69.8	71.9	74.3	79.8
2001	67.0	77.5	76.8	76.9
2004	76.3	75.4	75.0	79.9
2007	73.3	78.3	75.3	81.6
Three-yea	r change (percentage	e points)		
1992	1.5	4.2	-0.1	-2.0
1995	1.4	0.8	2.9	-1.0
1998	-2.1	-1.4	-1.9	4.2
2001	-2.8	5.6	2.5	-2.9
2004	9.3	-2.1	-1.8	3.0
2007	-3.0	2.9	0.3	1.7

# Median value of debt for families with holdings By region



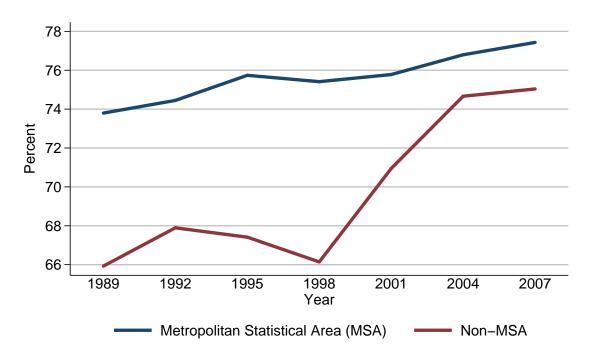
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dolla	rs)		
1989	24.0	26.6	19.2	44.8
1992	34.9	24.8	20.3	27.8
1995	28.4	32.6	25.1	38.4
1998	57.8	45.0	35.1	40.4
2001	43.0	47.7	41.9	45.6
2004	60.1	75.4	44.3	85.2
2007	66.6	61.2	60.9	95.5
Three-year	change (percent)			
1992	45.4	-6.8	5.7	-37.9
1995	-18.6	31.5	23.6	38.1
1998	103.5	38.0	39.8	5.2
2001	-25.6	6.0	19.4	12.9
2004	39.8	58.1	5.7	86.8
2007	10.8	-18.8	37.5	12.1

# Mean value of debt for families with holdings By region



		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	67.2	48.0	45.2	79.2
1992	69.4	57.2	49.7	81.7
1995	73.4	58.6	54.2	86.1
1998	84.3	72.1	71.5	100.6
2001	89.7	77.2	73.5	107.8
2004	120.5	106.8	91.6	148.7
2007	129.6	100.8	111.3	170.8
Three-year	r change (percent)			
1992	3.3	19.2	10.0	3.2
1995	5.8	2.4	9.1	5.4
1998	14.9	23.0	31.9	16.8
2001	6.4	7.1	2.8	7.2
2004	34.3	38.3	24.6	37.9
2007	7.6	-5.6	21.5	14.9

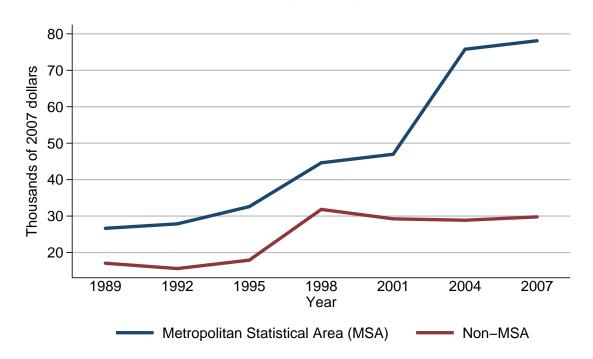
## Percent of families with debt By urbanicity



<u> </u>	<u>'ercent</u>	<u>ot</u>	<u>tamılıe</u>	<u>s with</u>	debt

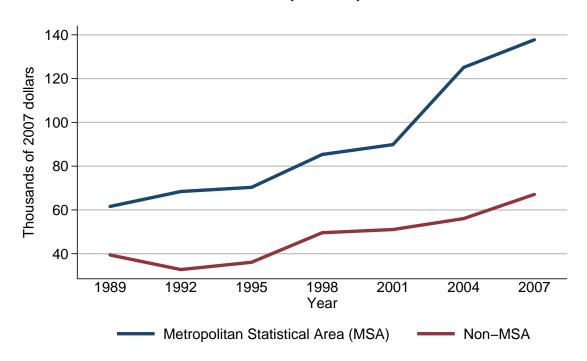
	Urbanicity	y
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	ot)	
1989	73.8	65.9
1992	74.4	67.9
1995	75.7	67.4
1998	75.4	66.1
2001	75.8	70.9
2004	76.8	74.7
2007	77.4	75.0
Three-year c	hange (percentage points)	
1992	0.6	2.0
1995	1.3	-0.5
1998	-0.3	-1.3
2001	0.4	4.8
2004	1.0	3.8
2007	0.6	0.3

# Median value of debt for families with holdings By urbanicity



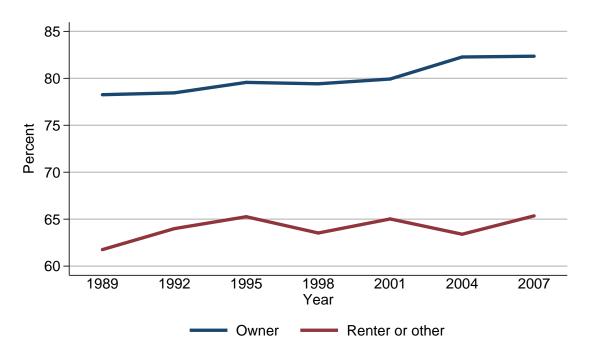
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	26.6	17.1
1992	27.9	15.6
1995	32.6	17.9
1998	44.6	31.8
2001	47.0	29.2
2004	75.8	28.9
2007	78.1	29.8
Three-year c	hange (percent)	
1992	4.9	-8.8
1995	16.8	14.7
1998	36.8	77.7
2001	5.4	-8.2
2004	61.3	-1.0
2007	3.0	3.1

# Mean value of debt for families with holdings By urbanicity



	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	nds of 2007 dollars)		
1989	61.6	39.4	
1992	68.4	32.8	
1995	70.3	36.1	
1998	85.3	49.6	
2001	89.8	51.0	
2004	125.1	56.0	
2007	137.8	67.1	
Three-year ch	nange (percent)		
1992	11.0	-16.8	
1995	2.8	10.1	
1998	21.3	37.4	
2001	5.3	2.8	
2004	39.3	9.8	
2007	10.2	19.8	

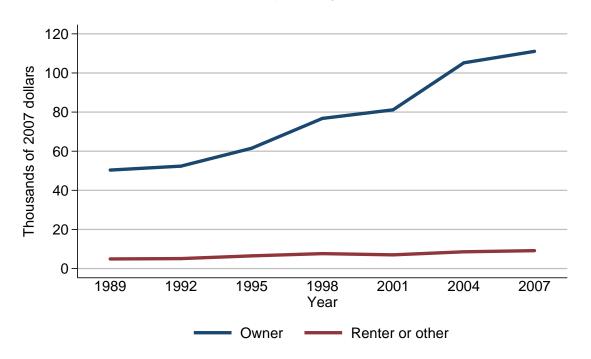
## Percent of families with debt By housing status



### Percent of families with debt

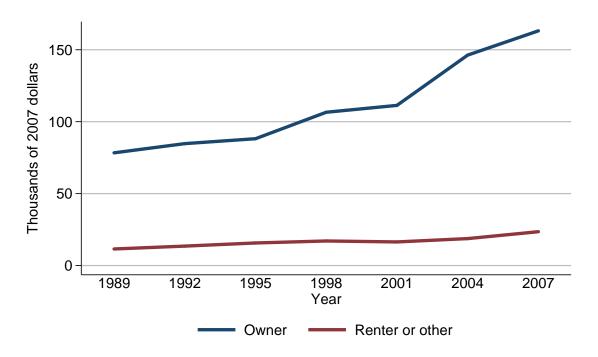
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	78.3	61.8	
1992	78.5	64.0	
1995	79.6	65.3	
1998	79.4	63.5	
2001	79.9	65.0	
2004	82.3	63.4	
2007	82.4	65.4	
Three-year chang	ge (percentage points)		
1992	0.2	2.2	
1995	1.1	1.3	
1998	-0.2	-1.8	
2001	0.5	1.5	
2004	2.4	-1.6	
2007	0.1	2.0	

# Median value of debt for families with holdings By housing status



	Housing status		
Year	Owner	Renter or other	
Level (thousands	of 2007 dollars)		
1989	50.4	4.9	
1992	52.4	5.1	
1995	61.5	6.5	
1998	76.8	7.6	
2001	81.2	7.0	
2004	105.2	8.6	
2007	111.1	9.2	
Three-year chang	e (percent)		
1992	4.0	4.1	
1995	17.4	27.5	
1998	24.9	16.9	
2001	5.7	-7.9	
2004	29.6	22.9	
2007	5.6	7.0	

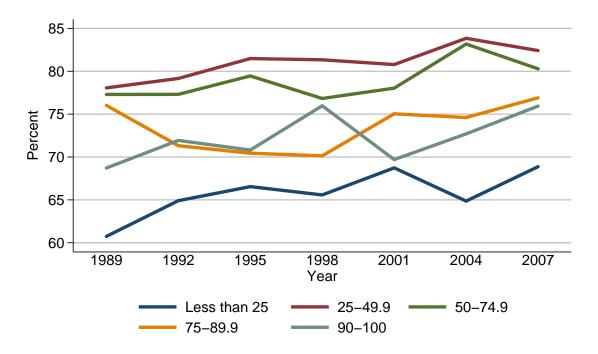
## Mean value of debt for families with holdings By housing status



	Housing status		
Year	Owner	Renter or other	
Level (thousands	of 2007 dollars)		
1989	78.4	11.5	
1992	84.8	13.5	
1995	88.2	15.7	
1998	106.6	17.1	
2001	111.3	16.4	
2004	146.3	18.7	
2007	163.1	23.5	
Three-year change	e (percent)		
1992	8.2	17.4	
1995	4.0	16.3	
1998	20.9	8.9	
2001	4.4	-4.1	
2004	31.4	14.0	
2007	11.5	25.7	

## Percent of families with debt

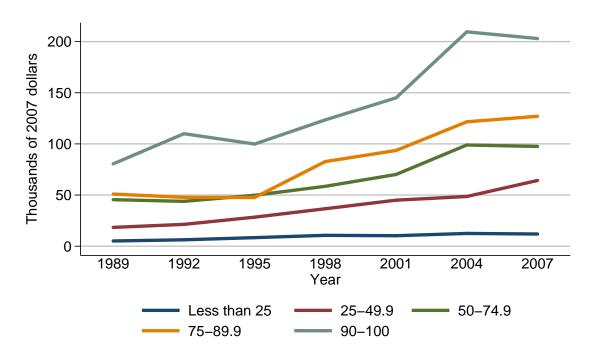
By percentile of net worth



Percent of families with debt

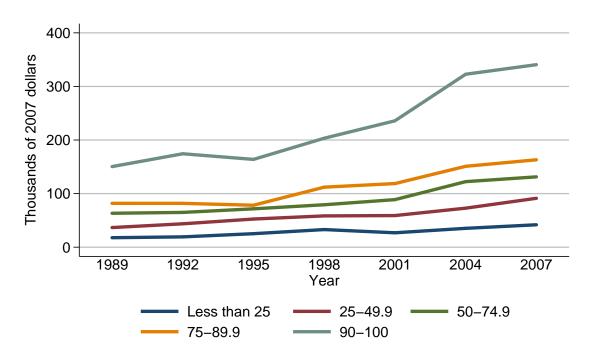
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (percent)							
1989	60.7	78.1	77.3	76.0	68.7		
1992	64.9	79.2	77.3	71.3	71.9		
1995	66.5	81.5	79.5	70.4	70.8		
1998	65.6	81.3	76.8	70.1	76.0		
2001	68.7	80.8	78.0	75.0	69.7		
2004	64.9	83.8	83.2	74.6	72.7		
2007	68.9	82.4	80.3	76.9	75.9		
Three-year change (percentage points)							
1992	4.2	1.1	0.0	-4.7	3.2		
1995	1.6	2.3	2.2	-0.9	-1.1		
1998	-0.9	-0.2	-2.7	-0.3	5.2		
2001	3.1	-0.5	1.2	4.9	-6.3		
2004	-3.8	3.0	5.2	-0.4	3.0		
2007	4.0	-1.4	-2.9	2.3	3.2		

# Median value of debt for families with holdings By percentile of net worth



	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (thousands of 2007 dollars)							
1989	5.1	18.4	45.5	51.0	80.5		
1992	6.3	21.3	43.8	47.8	110.0		
1995	8.4	28.4	49.8	47.6	99.9		
1998	10.6	36.6	58.6	82.8	123.5		
2001	10.3	45.0	70.1	93.6	145.0		
2004	12.5	48.6	98.9	121.6	209.5		
2007	11.9	64.2	97.5	127.0	203.0		
Three-year change (percent)							
1992	23.5	15.8	-3.7	-6.3	36.6		
1995	33.3	33.3	13.7	-0.4	-9.2		
1998	26.2	28.9	17.7	73.9	23.6		
2001	-2.8	23.0	19.6	13.0	17.4		
2004	21.4	8.0	41.1	29.9	44.5		
2007	-4.8	32.1	-1.4	4.4	-3.1		

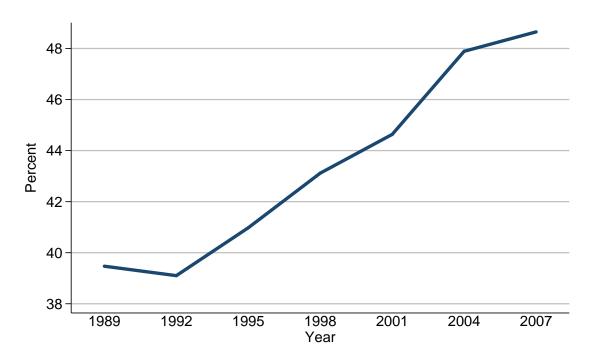
## Mean value of debt for families with holdings By percentile of net worth



### Mean value of debt for families with holdings

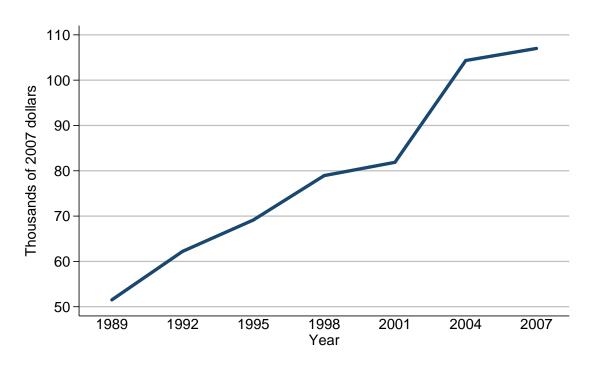
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	17.7	36.6	63.3	81.9	150.4
1992	19.3	43.7	64.9	81.8	174.4
1995	25.2	52.6	71.6	78.3	163.9
1998	32.9	58.4	79.2	112.0	203.4
2001	26.9	59.0	88.8	118.7	235.9
2004	35.2	72.8	122.3	151.0	322.8
2007	41.9	91.3	131.3	163.1	340.6
Three-ye	ear change (percen	t)			
1992	9.0	19.4	2.5	-0.1	16.0
1995	30.6	20.4	10.3	-4.3	-6.0
1998	30.6	11.0	10.6	43.0	24.1
2001	-18.2	1.0	12.1	6.0	16.0
2004	30.9	23.4	37.7	27.2	36.8
2007	19.0	25.4	7.4	8.0	5.5

### Percent of families with home–secured debt For all families



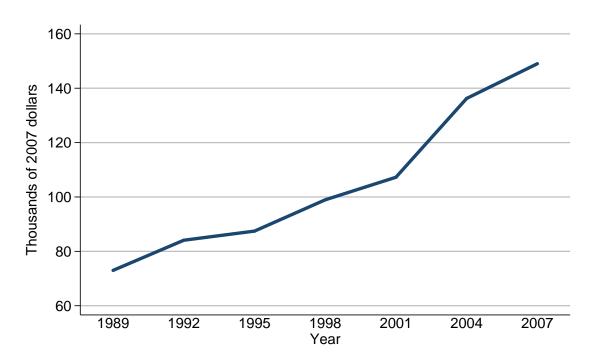
Percent of families with nome-secured debt					
Year	All families				
Level (percent)					
1989	39.5				
1992	39.1				
1995	41.0				
1998	43.1				
2001	44.6				
2004	47.9				
2007	48.7				
Three-year change (percenta	age points)				
1992	-0.4				
1995	1.9				
1998	2.1				
2001	1.5				
2004	3.3				
2007	0.8				

# Median value of home–secured debt for families with holdings For all families



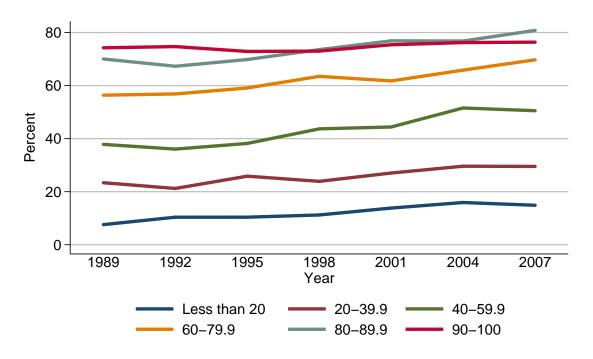
Median value of nome-secured debt for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	51.5					
1992	62.2					
1995	69.1					
1998	78.9					
2001	81.9					
2004	104.3					
2007	107.0					
Three-year change (percent)						
1992	20.8					
1995	11.1					
1998	14.2					
2001	3.8					
2004	27.4					
2007	2.6					

# Mean value of home-secured debt for families with holdings For all families



mean value of nome-secured debt for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	73.0					
1992	84.1					
1995	87.5					
1998	99.0					
2001	107.3					
2004	136.2					
2007	149.0					
Three-year change (percent)						
1992	15.2					
1995	4.0					
1998	13.1					
2001	8.4					
2004	26.9					
2007	9.4					

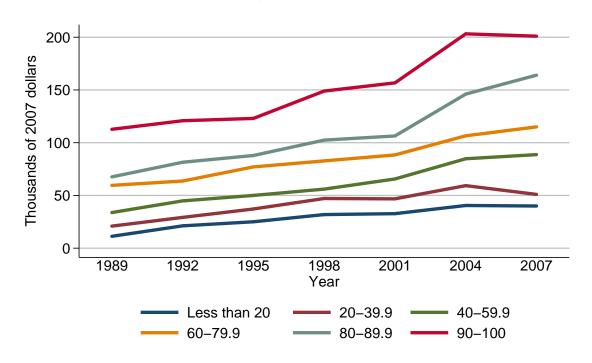
# Percent of families with home–secured debt By percentile of income



Percent	of f	families	with	home-secured	debt
reiteili	UI I	iaiiiiics	vviiii	HOHIC-SCCULCU	uebi

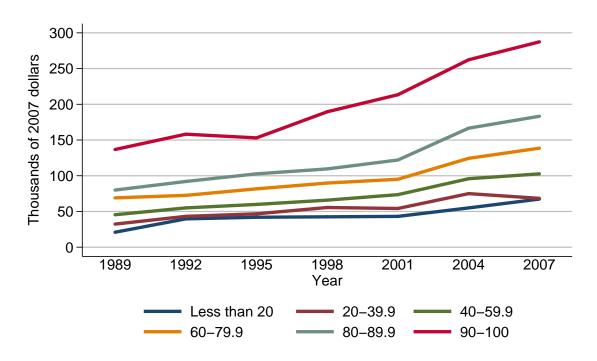
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	7.6	23.4	37.8	56.4	70.0	74.2		
1992	10.4	21.2	36.1	56.8	67.3	74.7		
1995	10.4	25.9	38.2	59.1	69.8	72.9		
1998	11.2	23.9	43.7	63.5	73.6	73.0		
2001	13.8	27.0	44.4	61.8	76.9	75.4		
2004	15.9	29.6	51.6	65.8	76.8	76.2		
2007	14.9	29.5	50.5	69.7	80.8	76.4		
Three-ye	ear change (pei	centage point	s)					
1992	2.8	-2.2	-1.7	0.4	-2.7	0.5		
1995	0.0	4.7	2.1	2.3	2.5	-1.8		
1998	8.0	-2.0	5.5	4.4	3.8	0.1		
2001	2.6	3.1	0.7	-1.7	3.3	2.4		
2004	2.1	2.6	7.2	4.0	-0.1	8.0		
2007	-1.0	-0.1	-1.1	3.9	4.0	0.2		

## Median value of home-secured debt for families with holdings By percentile of income



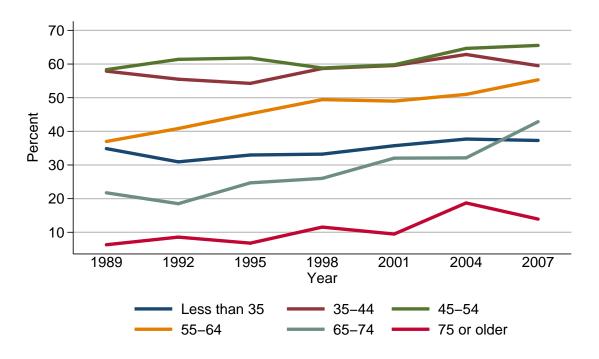
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	11.3	20.9	33.8	59.6	67.6	112.7	
1992	21.2	29.2	44.9	63.7	81.5	120.8	
1995	25.0	37.2	50.0	77.1	87.9	123.0	
1998	31.9	47.1	56.0	82.8	102.5	149.0	
2001	32.7	46.8	65.6	88.4	106.4	156.7	
2004	40.5	59.3	84.8	106.5	146.1	203.2	
2007	40.0	51.0	88.7	115.0	164.0	201.0	
Three-ye	ear change (pei	rcent)					
1992	87.6	39.7	32.8	6.9	20.6	7.2	
1995	17.9	27.4	11.4	21.0	7.9	1.8	
1998	27.6	26.6	12.0	7.4	16.6	21.1	
2001	2.5	-0.6	17.1	6.8	3.8	5.2	
2004	23.9	26.7	29.3	20.5	37.3	29.7	
2007	-1.2	-14.0	4.6	8.0	12.3	-1.1	

## Mean value of home-secured debt for families with holdings By percentile of income



	Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
	20								
Level (th	ousands of 200	07 dollars)							
1989	21.0	32.3	45.4	69.1	80.0	136.8			
1992	39.6	43.2	55.0	72.5	92.0	158.2			
1995	41.9	46.7	59.9	81.7	102.7	153.0			
1998	42.5	55.6	65.8	89.8	109.6	189.6			
2001	43.1	54.2	73.6	95.1	122.0	213.4			
2004	55.0	75.0	95.8	124.4	166.6	262.3			
2007	67.3	68.4	102.6	138.6	183.3	287.4			
Three-ye	ear change (per	rcent)							
1992	88.6	33.7	21.1	4.9	15.0	15.6			
1995	5.8	8.1	8.9	12.7	11.6	-3.3			
1998	1.4	19.1	9.8	9.9	6.7	23.9			
2001	1.4	-2.5	11.9	5.9	11.3	12.6			
2004	27.6	38.4	30.2	30.8	36.6	22.9			
2007	22.4	-8.8	7.1	11.4	10.0	9.6			

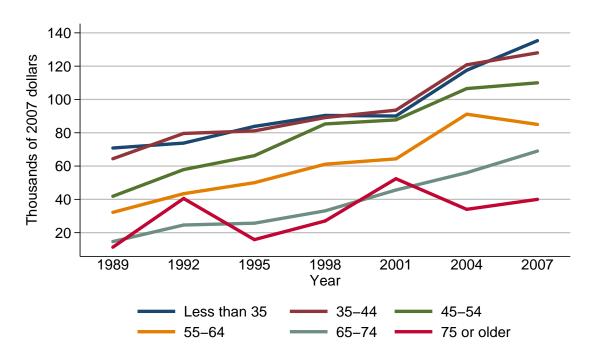
### Percent of families with home-secured debt By age of head



Percent	of f	families	with	home-secured	debt
reiteili	UI I	iaiiiiics	vviiii	HOHIC-SCCULCU	uebi

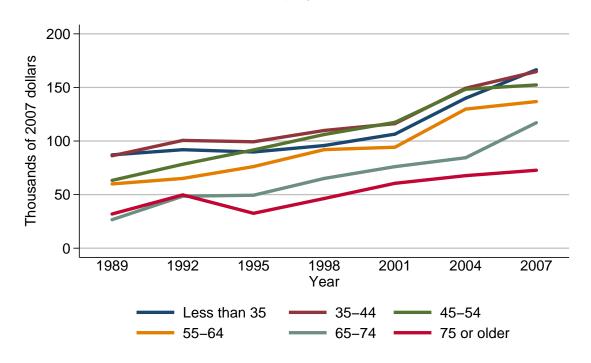
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	34.9	57.9	58.3	37.0	21.7	6.3		
1992	30.9	55.5	61.4	40.8	18.5	8.6		
1995	33.0	54.3	61.8	45.2	24.7	6.8		
1998	33.2	58.7	58.8	49.4	26.0	11.5		
2001	35.7	59.6	59.8	49.0	32.0	9.5		
2004	37.7	62.8	64.6	51.0	32.1	18.7		
2007	37.3	59.5	65.5	55.3	42.9	13.9		
Three-ye	ear change (per	centage point	s)					
1992	-4.0	-2.4	3.1	3.8	-3.2	2.3		
1995	2.1	-1.2	0.4	4.4	6.2	-1.8		
1998	0.2	4.4	-3.0	4.2	1.3	4.7		
2001	2.5	0.9	1.0	-0.4	6.0	-2.0		
2004	2.0	3.2	4.8	2.0	0.1	9.2		
2007	-0.4	-3.3	0.9	4.3	10.8	-4.8		

## Median value of home-secured debt for families with holdings By age of head



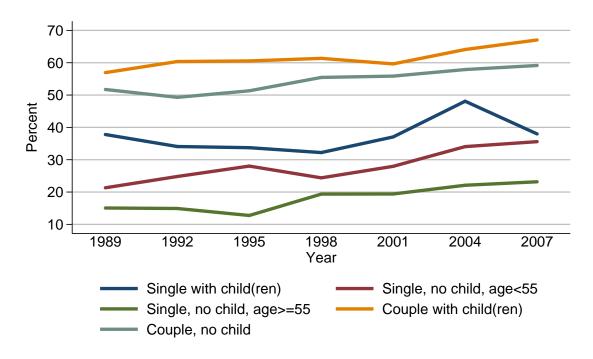
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	70.8	64.4	41.9	32.2	14.7	11.3		
1992	73.8	79.6	57.9	43.4	24.6	40.5		
1995	83.8	81.1	66.2	50.0	25.7	15.8		
1998	90.4	89.1	85.3	61.1	33.1	27.0		
2001	90.1	93.6	87.7	64.3	45.6	52.4		
2004	117.5	120.8	106.5	91.2	56.0	34.0		
2007	135.3	128.0	110.0	85.0	69.0	40.0		
Three-ye	ear change (per	cent)						
1992	4.2	23.6	38.2	34.8	67.3	258.4		
1995	13.6	1.9	14.3	15.2	4.5	-61.0		
1998	7.9	9.9	28.9	22.2	28.8	70.9		
2001	-0.3	5.1	2.8	5.2	37.8	94.1		
2004	30.4	29.1	21.4	41.8	22.8	-35.1		
2007	15.1	6.0	3.3	-6.8	23.2	17.6		

## Mean value of home-secured debt for families with holdings By age of head



	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	87.1	86.2	63.3	60.0	26.6	31.9		
1992	91.9	100.6	78.3	65.1	48.5	49.7		
1995	89.8	99.3	91.7	76.1	49.4	32.6		
1998	95.8	109.9	106.1	92.0	65.1	46.4		
2001	106.4	116.2	117.4	94.2	76.1	60.5		
2004	140.0	149.3	148.3	129.8	84.4	67.7		
2007	166.5	164.8	152.3	136.8	117.1	72.7		
Three-ye	ear change (per	cent)						
1992	5.5	16.7	23.7	8.5	82.3	55.8		
1995	-2.3	-1.3	17.1	16.9	1.9	-34.4		
1998	6.7	10.7	15.7	20.9	31.8	42.3		
2001	11.1	5.7	10.7	2.4	16.9	30.4		
2004	31.6	28.5	26.3	37.8	10.9	11.9		
2007	18.9	10.4	2.7	5.4	38.7	7.4		

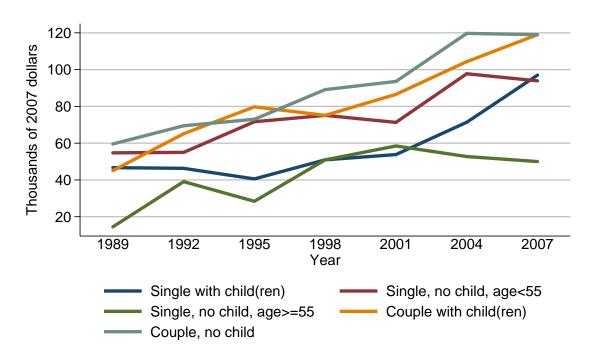
# Percent of families with home-secured debt By family structure



Percent	Ωf	families	with	home-secured	deht
reiteiii	OI.	Iallilles	WILLI	HUHE-Secured	uebi

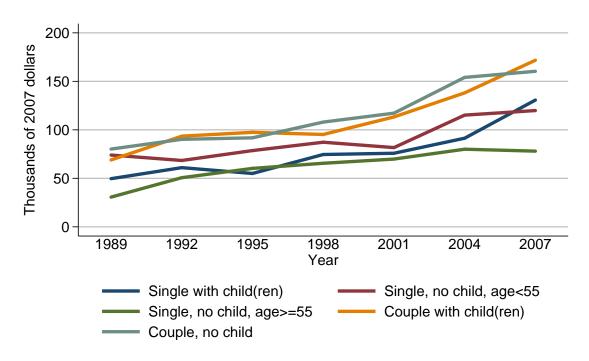
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	37.8	21.3	15.1	56.9	51.7
1992	34.1	24.8	14.9	60.4	49.3
1995	33.7	28.0	12.8	60.6	51.3
1998	32.2	24.4	19.4	61.3	55.5
2001	37.1	28.0	19.4	59.6	55.9
2004	48.1	34.1	22.1	64.1	57.9
2007	38.0	35.6	23.2	67.0	59.1
Three-ye	ar change (percei	ntage points)			
1992	-3.7	3.5	-0.2	3.5	-2.4
1995	-0.4	3.2	-2.1	0.2	2.0
1998	-1.5	-3.6	6.6	0.7	4.2
2001	4.9	3.6	0.0	-1.7	0.4
2004	11.0	6.1	2.7	4.5	2.0
2007	-10.1	1.5	1.1	2.9	1.2

## Median value of home-secured debt for families with holdings By family structure



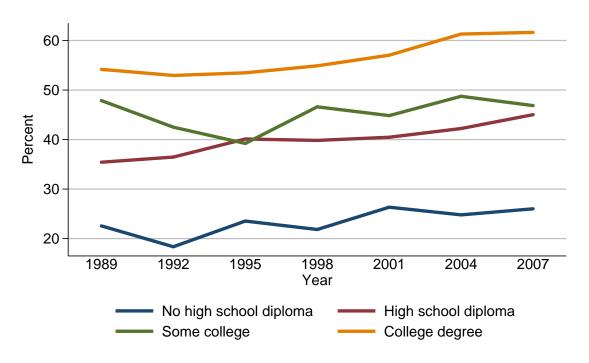
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	46.7	54.7	14.5	45.1	59.6
1992	46.3	55.0	39.1	65.1	69.5
1995	40.6	71.6	28.4	79.8	73.0
1998	50.9	75.1	50.9	75.1	89.1
2001	53.8	71.3	58.5	86.6	93.6
2004	71.4	97.7	52.7	104.3	119.7
2007	97.0	93.9	50.0	119.0	119.0
Three-ye	ar change (percei	nt)			
1992	-0.9	0.5	169.7	44.3	16.6
1995	-12.3	30.2	-27.4	22.6	5.0
1998	25.4	4.9	79.2	-5.9	22.1
2001	5.7	-5.1	14.9	15.3	5.1
2004	32.7	37.0	-9.9	20.4	27.9
2007	35.9	-3.9	-5.1	14.1	-0.6

## Mean value of home-secured debt for families with holdings By family structure



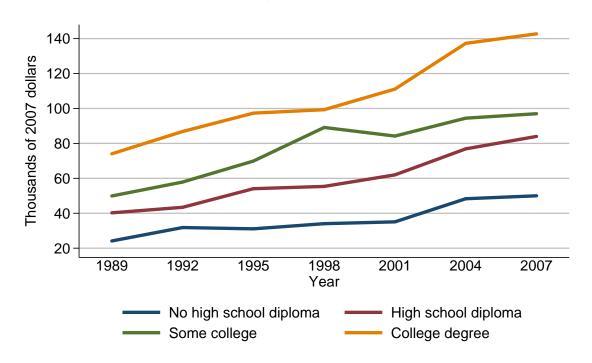
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	49.7	74.0	30.7	69.0	80.2
1992	61.0	68.4	50.7	93.5	90.2
1995	55.0	78.6	60.2	97.4	91.8
1998	74.6	87.2	65.5	95.2	108.0
2001	75.9	81.7	69.9	113.3	117.2
2004	91.4	115.2	80.0	138.1	154.1
2007	130.7	119.9	78.1	171.7	160.4
Three-ye	ar change (percei	nt)			
1992	22.7	-7.6	65.1	35.5	12.5
1995	-9.8	14.9	18.7	4.2	1.8
1998	35.6	10.9	8.8	-2.3	17.6
2001	1.7	-6.3	6.7	19.0	8.5
2004	20.4	41.0	14.4	21.9	31.5
2007	43.0	4.1	-2.4	24.3	4.1

### Percent of families with home-secured debt By education of head



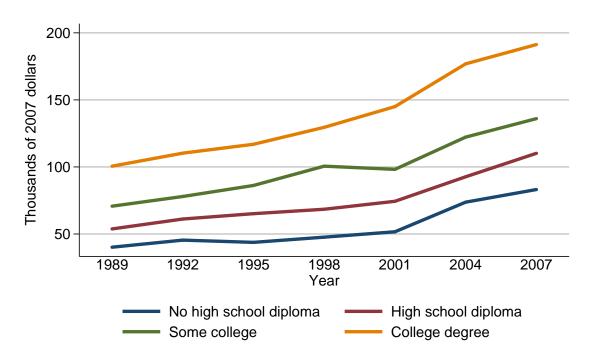
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	22.6	35.4	47.9	54.2	
1992	18.4	36.5	42.5	52.9	
1995	23.5	40.1	39.2	53.5	
1998	21.8	39.8	46.6	54.9	
2001	26.3	40.5	44.8	57.0	
2004	24.8	42.2	48.7	61.3	
2007	26.0	45.0	46.9	61.6	
Three-yea	ar change (percentage	points)			
1992	-4.2	1.1	-5.4	-1.3	
1995	5.1	3.6	-3.3	0.6	
1998	-1.7	-0.3	7.4	1.4	
2001	4.5	0.7	-1.8	2.1	
2004	-1.5	1.7	3.9	4.3	
2007	1.2	2.8	-1.8	0.3	

## Median value of home-secured debt for families with holdings By education of head



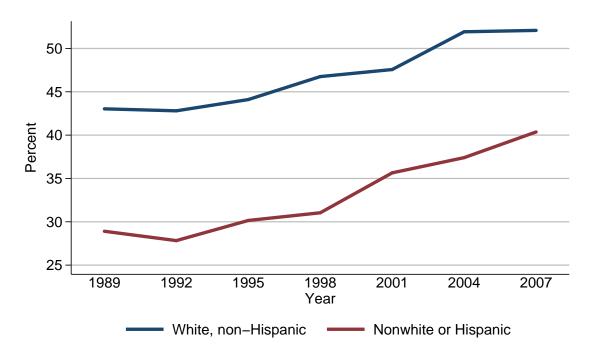
		Education of head				
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	24.1	40.2	49.9	74.1		
1992	31.8	43.4	57.9	86.8		
1995	31.1	54.1	69.9	97.3		
1998	34.0	55.4	89.1	99.3		
2001	35.1	62.0	84.2	111.1		
2004	48.3	76.9	94.5	137.3		
2007	50.0	84.0	97.0	142.7		
Three-yea	ar change (percent)					
1992	32.0	8.0	16.0	17.1		
1995	-2.2	24.7	20.7	12.1		
1998	9.3	2.4	27.5	2.1		
2001	3.2	11.9	-5.5	11.9		
2004	37.6	24.0	12.2	23.6		
2007	3.5	9.2	2.6	3.9		

## Mean value of home-secured debt for families with holdings By education of head



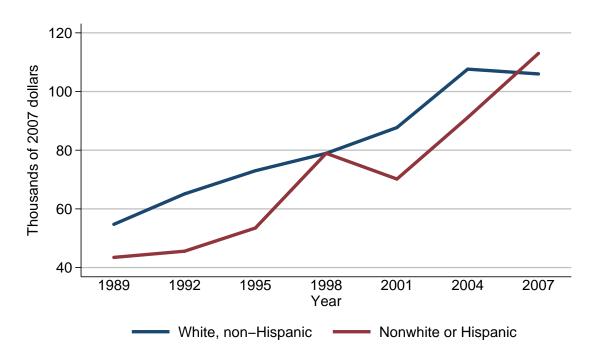
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	40.2	53.8	70.7	100.6
1992	45.4	61.2	78.0	110.3
1995	43.8	65.2	86.2	116.9
1998	47.6	68.5	100.6	129.6
2001	51.7	74.4	98.2	145.0
2004	73.7	92.7	122.3	176.9
2007	83.2	110.2	136.0	191.3
Three-yea	ar change (percent)			
1992	12.9	13.8	10.3	9.6
1995	-3.5	6.5	10.5	6.0
1998	8.7	5.1	16.7	10.9
2001	8.6	8.6	-2.4	11.9
2004	42.6	24.6	24.5	22.0
2007	12.9	18.9	11.2	8.1

### Percent of families with home–secured debt By race or ethnicity of respondent



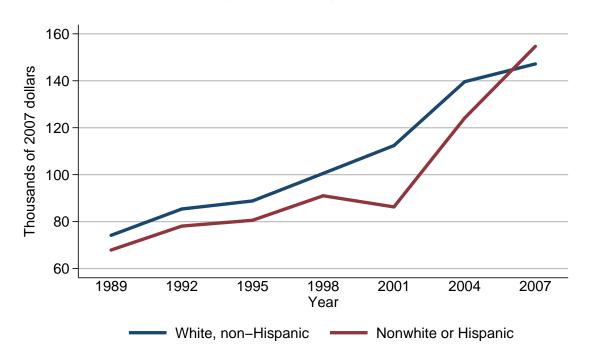
	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (percent)				
1989	43.0	28.9		
1992	42.8	27.8		
1995	44.1	30.2		
1998	46.8	31.0		
2001	47.6	35.6		
2004	51.9	37.4		
2007	52.1	40.4		
Three-year cha	nge (percentage points)			
1992	-0.2	-1.1		
1995	1.3	2.4		
1998	2.7	0.8		
2001	0.8	4.6		
2004	4.3	1.8		
2007	0.2	3.0		

## Median value of home-secured debt for families with holdings By race or ethnicity of respondent



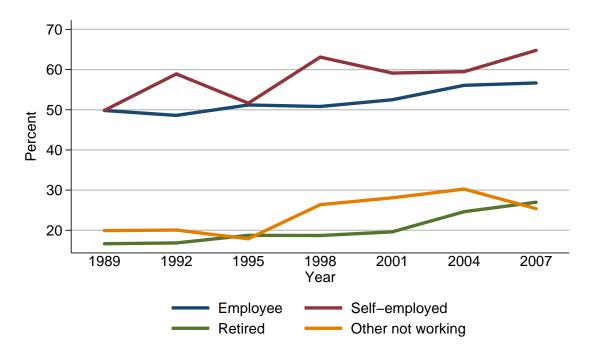
	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	54.7	43.5
1992	65.1	45.6
1995	73.0	53.5
1998	78.9	78.9
2001	87.7	70.2
2004	107.6	91.2
2007	106.0	113.0
Three-year cha	nge (percent)	
1992	19.0	4.8
1995	12.1	17.3
1998	8.1	47.5
2001	11.2	-11.0
2004	22.7	29.9
2007	-1.5	23.9

## Mean value of home-secured debt for families with holdings By race or ethnicity of respondent



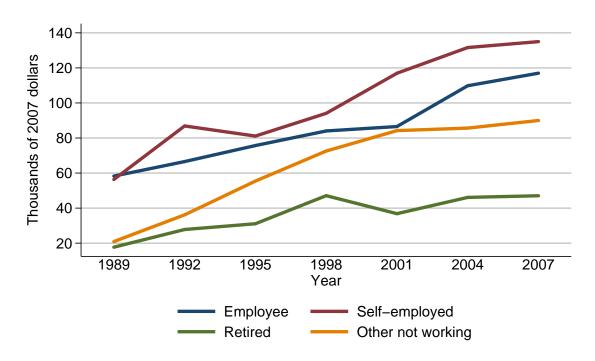
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	74.2	67.9
1992	85.4	78.1
1995	88.8	80.6
1998	100.5	91.0
2001	112.4	86.3
2004	139.6	124.1
2007	147.2	154.7
Three-year cha	ange (percent)	
1992	15.1	15.0
1995	4.0	3.2
1998	13.2	12.9
2001	11.8	-5.2
2004	24.2	43.8
2007	5.4	24.7

### Percent of families with home-secured debt By current work status of head



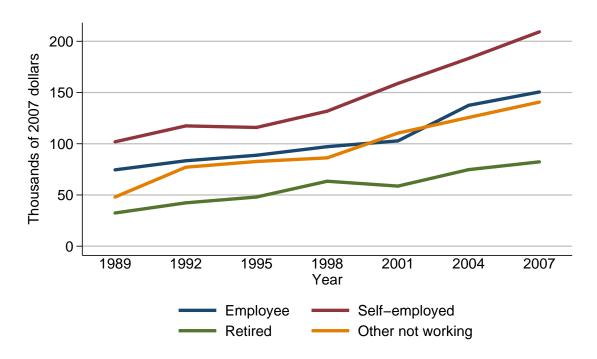
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	49.8	49.8	16.7	19.9	
1992	48.6	58.9	16.9	20.1	
1995	51.2	51.6	18.7	17.9	
1998	50.8	63.1	18.7	26.4	
2001	52.5	59.1	19.6	28.1	
2004	56.1	59.5	24.6	30.3	
2007	56.7	64.8	27.0	25.4	
Three-year	r change (percentag	ge points)			
1992	-1.2	9.1	0.2	0.2	
1995	2.6	-7.3	1.8	-2.2	
1998	-0.4	11.5	0.0	8.5	
2001	1.7	-4.0	0.9	1.7	
2004	3.6	0.4	5.0	2.2	
2007	0.6	5.3	2.4	-4.9	

## Median value of home-secured debt for families with holdings By current work status of head



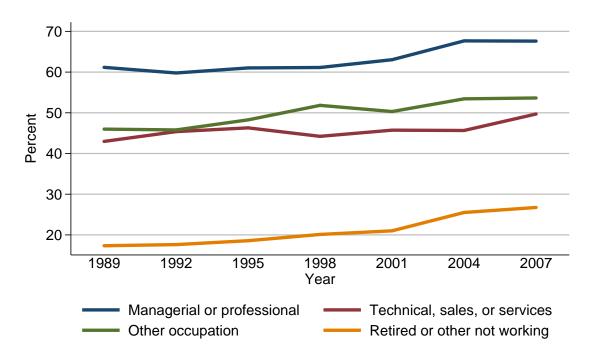
		Current work status of head				
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	58.3	56.3	17.7	20.9		
1992	66.6	86.9	27.8	36.2		
1995	75.7	81.1	31.1	55.4		
1998	84.0	94.1	47.1	72.6		
2001	86.6	117.0	36.8	84.2		
2004	109.8	131.6	46.1	85.7		
2007	117.0	135.0	47.1	90.0		
Three-year	r change (percent)					
1992	14.2	54.4	57.1	73.2		
1995	13.7	-6.7	11.9	53.0		
1998	11.0	16.0	51.4	31.0		
2001	3.1	24.3	-21.9	16.0		
2004	26.8	12.5	25.3	1.8		
2007	6.6	2.6	2.2	5.0		

## Mean value of home-secured debt for families with holdings By current work status of head



	Current work status of head			
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	74.5	101.9	32.4	48.0
1992	83.4	117.4	42.3	77.1
1995	88.8	115.9	48.0	82.7
1998	97.1	131.8	63.4	86.2
2001	102.8	158.8	58.7	110.4
2004	137.5	183.3	74.7	125.6
2007	150.5	209.2	82.3	140.7
Three-year	r change (percent)			
1992	11.9	15.2	30.6	60.6
1995	6.5	-1.3	13.5	7.3
1998	9.3	13.7	32.1	4.2
2001	5.9	20.5	-7.4	28.1
2004	33.8	15.4	27.3	13.8
2007	9.5	14.1	10.2	12.0

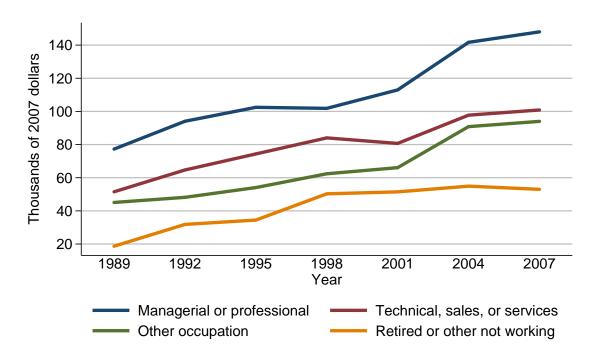
### Percent of families with home-secured debt By current occupation of head



Percent	Ωf	families	with	home-secured	deht
reiteiii	OI.	Iallilles	WILLI	HUHE-Secured	uebi

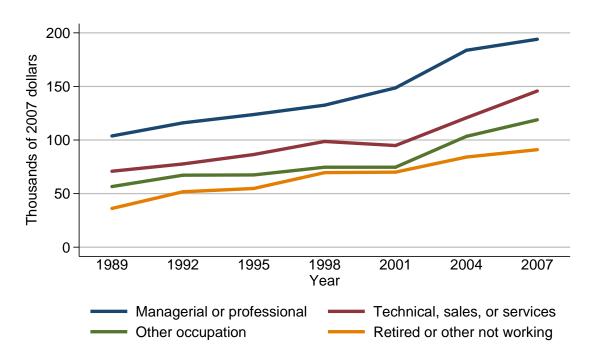
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	61.2	43.0	46.0	17.3	
1992	59.8	45.4	45.8	17.6	
1995	61.0	46.3	48.3	18.6	
1998	61.1	44.2	51.8	20.1	
2001	63.0	45.7	50.3	21.0	
2004	67.7	45.7	53.4	25.5	
2007	67.6	49.7	53.6	26.7	
Three-yea	ar change (percentag	e points)			
1992	-1.4	2.4	-0.2	0.3	
1995	1.2	0.9	2.5	1.0	
1998	0.1	-2.1	3.5	1.5	
2001	1.9	1.5	-1.5	0.9	
2004	4.7	0.0	3.1	4.5	
2007	-0.1	4.0	0.2	1.2	

## Median value of home-secured debt for families with holdings By current occupation of head



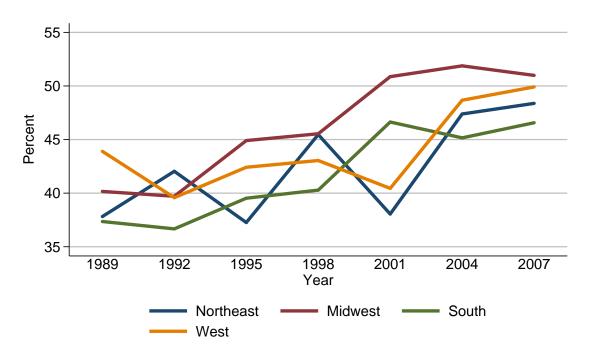
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	rs)		
1989	77.3	51.5	45.1	18.7
1992	94.1	64.7	48.2	31.8
1995	102.5	74.4	54.1	34.5
1998	101.9	84.0	62.4	50.3
2001	113.0	80.7	66.1	51.5
2004	141.7	97.7	90.8	54.9
2007	148.0	100.9	94.0	53.0
Three-yea	ar change (percent)			
1992	21.7	25.6	6.9	70.1
1995	8.9	15.0	12.2	8.5
1998	-0.6	12.9	15.3	45.8
2001	10.9	-3.9	5.9	2.4
2004	25.4	21.1	37.4	6.6
2007	4.4	3.3	3.5	-3.5

## Mean value of home-secured debt for families with holdings By current occupation of head



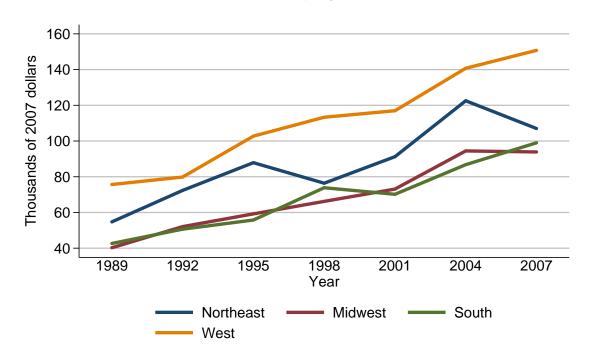
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	103.8	70.9	56.6	36.1
1992	116.0	77.7	67.2	51.7
1995	123.8	86.5	67.4	54.8
1998	132.5	98.7	74.6	69.6
2001	148.7	94.9	74.6	70.0
2004	183.7	120.8	103.4	84.1
2007	194.0	145.7	118.9	91.0
Three-yea	ar change (percent)			
1992	11.8	9.6	18.7	43.2
1995	6.7	11.3	0.3	6.0
1998	7.0	14.1	10.7	27.0
2001	12.2	-3.9	0.0	0.6
2004	23.5	27.3	38.6	20.1
2007	5.6	20.6	15.0	8.2

# Percent of families with home–secured debt By region



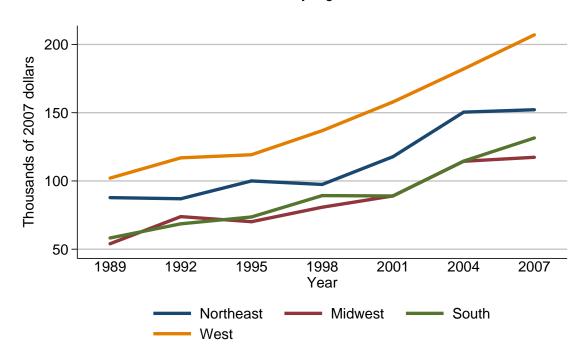
	Region			
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	37.8	40.2	37.4	43.9
1992	42.0	39.7	36.7	39.6
1995	37.3	44.9	39.5	42.4
1998	45.5	45.5	40.3	43.0
2001	38.1	50.9	46.6	40.4
2004	47.4	51.9	45.2	48.7
2007	48.4	51.0	46.6	49.9
Three-yea	r change (percentage	points)		
1992	4.2	-0.5	-0.7	-4.3
1995	-4.7	5.2	2.8	2.8
1998	8.2	0.6	0.8	0.6
2001	-7.4	5.4	6.3	-2.6
2004	9.3	1.0	-1.4	8.3
2007	1.0	-0.9	1.4	1.2

## Median value of home-secured debt for families with holdings By region



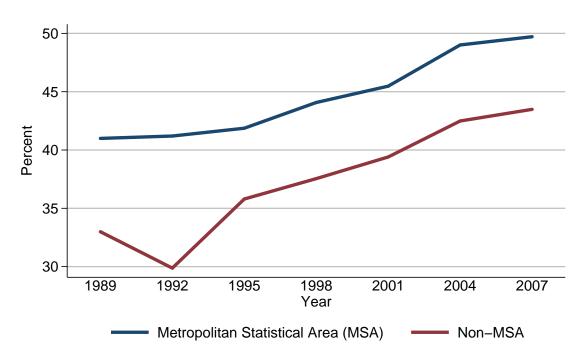
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	54.7	40.2	42.7	75.7
1992	72.4	52.1	50.6	79.8
1995	87.9	59.2	55.8	102.7
1998	76.4	66.2	73.8	113.3
2001	91.2	73.1	70.2	117.0
2004	122.5	94.5	86.8	140.7
2007	107.0	93.9	99.0	150.8
Three-year	r change (percent)			
1992	32.4	29.6	18.5	5.4
1995	21.4	13.6	10.3	28.7
1998	-13.1	11.8	32.3	10.3
2001	19.4	10.4	-4.9	3.3
2004	34.3	29.3	23.6	20.3
2007	-12.7	-0.6	14.1	7.2

### Mean value of home-secured debt for families with holdings By region



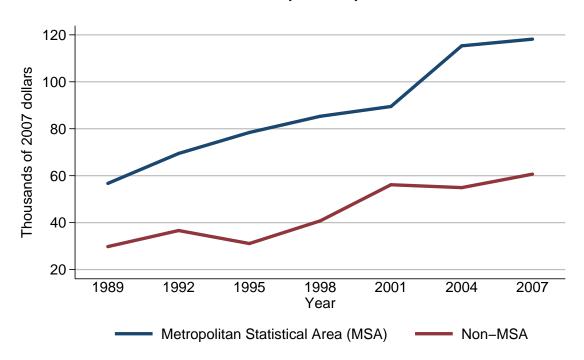
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (tho	usands of 2007 dollar	rs)		
1989	87.8	54.0	58.2	102.1
1992	87.0	73.9	68.6	116.9
1995	100.0	70.1	73.6	119.2
1998	97.5	80.8	89.3	136.9
2001	117.8	89.0	89.0	157.9
2004	150.4	114.4	114.6	182.1
2007	152.2	117.3	131.5	207.0
Three-yea	r change (percent)			
1992	-0.9	36.9	17.9	14.5
1995	14.9	-5.1	7.3	2.0
1998	-2.5	15.3	21.3	14.8
2001	20.8	10.1	-0.3	15.3
2004	27.7	28.5	28.8	15.3
2007	1.2	2.5	14.7	13.7

### Percent of families with home-secured debt By urbanicity



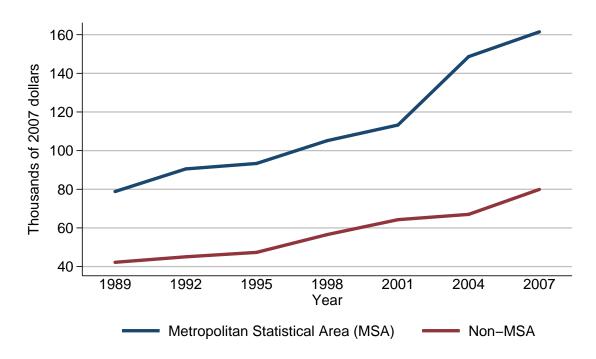
	Urbanicity	y
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	41.0	33.0
1992	41.2	29.9
1995	41.9	35.8
1998	44.1	37.5
2001	45.5	39.4
2004	49.0	42.5
2007	49.7	43.5
Three-year c	hange (percentage points)	
1992	0.2	-3.1
1995	0.7	5.9
1998	2.2	1.7
2001	1.4	1.9
2004	3.5	3.1
2007	0.7	1.0

# Median value of home-secured debt for families with holdings By urbanicity



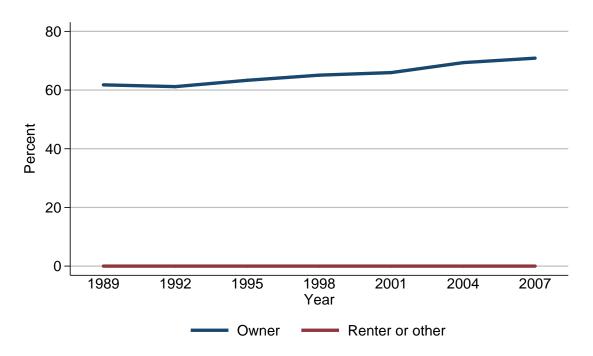
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousar	nds of 2007 dollars)	
1989	56.7	29.8
1992	69.5	36.6
1995	78.4	31.1
1998	85.3	40.7
2001	89.5	56.1
2004	115.3	54.9
2007	118.2	60.7
Three-year ch	ange (percent)	
1992	22.6	22.8
1995	12.8	-15.0
1998	8.8	30.9
2001	4.9	37.8
2004	28.8	-2.1
2007	2.5	10.6

# Mean value of home-secured debt for families with holdings By urbanicity



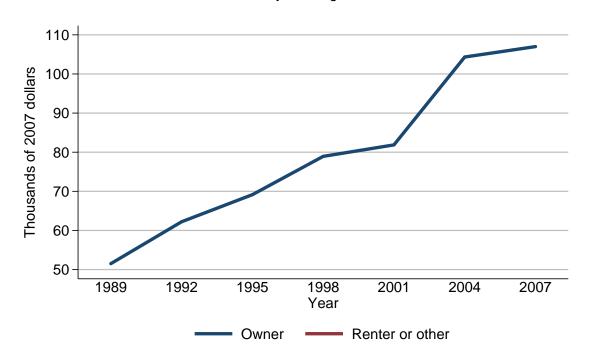
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	78.8	42.2
1992	90.5	45.0
1995	93.4	47.3
1998	105.2	56.6
2001	113.2	64.3
2004	148.7	67.0
2007	161.5	79.9
Three-year c	hange (percent)	
1992	14.8	6.6
1995	3.2	5.1
1998	12.6	19.7
2001	7.6	13.6
2004	31.4	4.2
2007	8.6	19.3

### Percent of families with home–secured debt By housing status



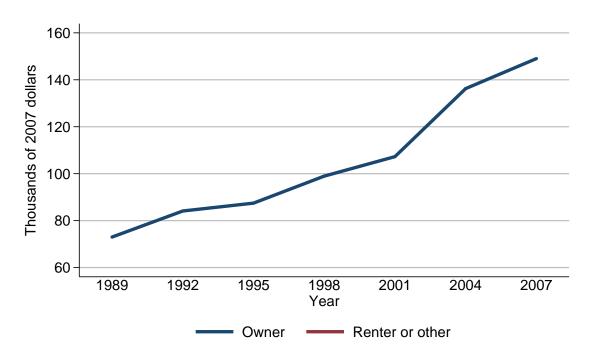
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	61.8	0.0
1992	61.2	0.0
1995	63.3	0.0
1998	65.1	0.0
2001	66.0	0.0
2004	69.4	0.0
2007	70.9	0.0
Three-year chang	ge (percentage points)	
1992	-0.6	0.0
1995	2.1	0.0
1998	1.8	0.0
2001	0.9	0.0
2004	3.4	0.0
2007	1.5	0.0

## Median value of home-secured debt for families with holdings By housing status



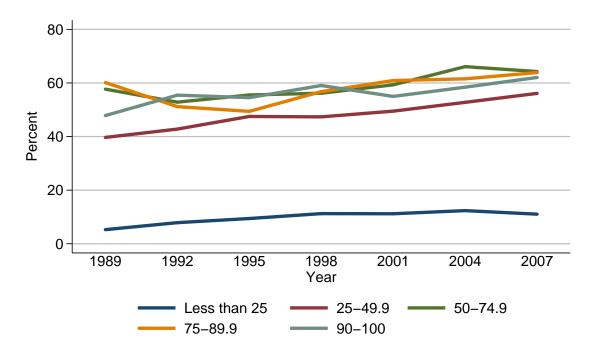
	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	51.5		
1992	62.2		
1995	69.1		
1998	78.9		
2001	81.9		
2004	104.3		
2007	107.0		
Three-year change	e (percent)		
1992	20.8		
1995	11.1		
1998	14.2		
2001	3.8		
2004	27.4		
2007	2.6		

# Mean value of home-secured debt for families with holdings By housing status



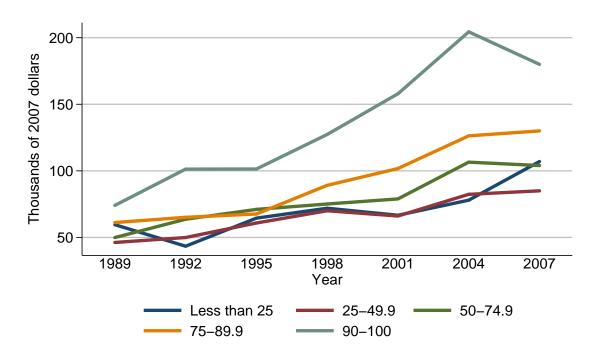
	Ho	using status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	73.0	
1992	84.1	
1995	87.5	
1998	99.0	
2001	107.3	
2004	136.2	
2007	149.0	
Three-year chang	e (percent)	
1992	15.2	
1995	4.0	
1998	13.1	
2001	8.4	
2004	26.9	
2007	9.4	

# Percent of families with home-secured debt By percentile of net worth



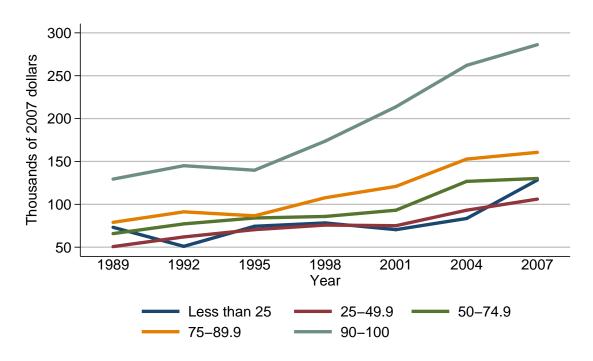
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	5.3	39.7	57.7	60.2	47.8	
1992	7.9	42.8	52.8	51.2	55.5	
1995	9.4	47.5	55.5	49.4	54.5	
1998	11.2	47.4	56.2	56.8	59.1	
2001	11.2	49.5	59.3	60.9	55.0	
2004	12.4	52.8	66.1	61.6	58.4	
2007	11.0	56.1	64.3	63.9	62.1	
Three-ye	ear change (percen	tage points)				
1992	2.6	3.1	-4.9	-9.0	7.7	
1995	1.5	4.7	2.7	-1.8	-1.0	
1998	1.8	-0.1	0.7	7.4	4.6	
2001	0.0	2.1	3.1	4.1	-4.1	
2004	1.2	3.3	6.8	0.7	3.4	
2007	-1.4	3.3	-1.8	2.3	3.7	

# Median value of home-secured debt for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	59.6	46.2	49.9	61.2	74.1	
1992	43.4	49.9	63.7	65.1	101.3	
1995	64.5	60.8	71.1	67.6	101.4	
1998	71.9	70.0	75.1	89.1	127.3	
2001	66.7	66.1	78.9	101.8	157.9	
2004	78.0	82.4	106.5	126.3	204.4	
2007	107.0	85.0	104.0	130.0	180.0	
Three-ye	ear change (percen	t)				
1992	-27.2	8.0	27.7	6.4	36.7	
1995	48.6	21.8	11.6	3.8	0.1	
1998	11.5	15.1	5.6	31.8	25.5	
2001	-7.2	-5.6	5.1	14.3	24.0	
2004	16.9	24.7	35.0	24.1	29.4	
2007	37.2	3.2	-2.3	2.9	-11.9	

### Mean value of home-secured debt for families with holdings By percentile of net worth

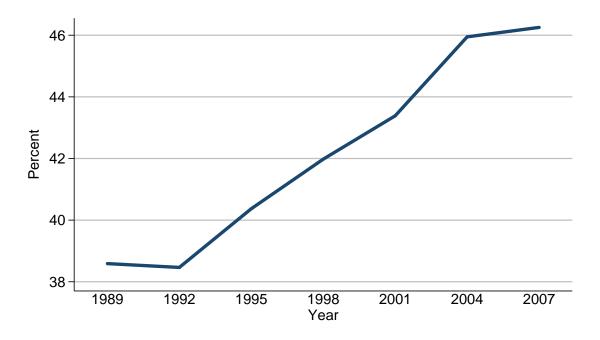


#### Mean value of home-secured debt for families with holdings

		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	73.2	50.7	65.9	79.0	129.4
1992	51.0	62.0	77.2	91.2	145.1
1995	74.4	70.5	84.1	86.6	139.8
1998	78.3	75.8	85.9	107.7	173.7
2001	70.5	75.1	93.1	120.9	213.8
2004	83.5	93.1	126.8	152.8	262.1
2007	128.4	106.1	130.1	160.6	286.2
Three-ye	ear change (percen	t)			
1992	-30.3	22.3	17.1	15.4	12.1
1995	45.9	13.7	8.9	-5.0	-3.7
1998	5.2	7.5	2.1	24.4	24.2
2001	-10.0	-0.9	8.4	12.3	23.1
2004	18.4	24.0	36.2	26.4	22.6
2007	53.8	14.0	2.6	5.1	9.2

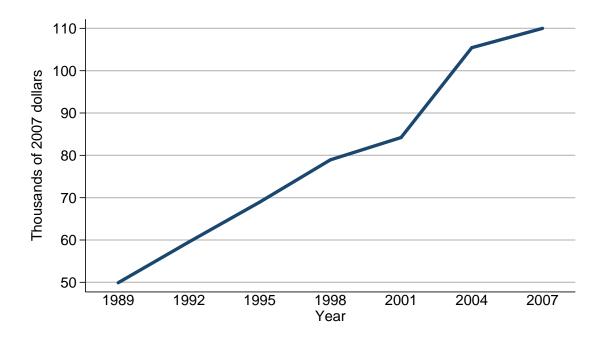
## Percent of families with mortgages or home-equity loans

For all families



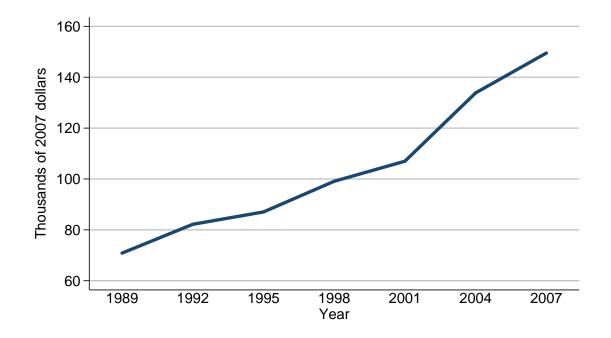
reicent of families with mortgages of nome-equity loans					
Year	All families				
Level (percent)					
1989	38.6				
1992	38.5				
1995	40.4				
1998	42.0				
2001	43.4				
2004	45.9				
2007	46.3				
Three-year change (percentage poir	nts)				
1992	-0.1				
1995	1.9				
1998	1.6				
2001	1.4				
2004	2.5				
2007	0.4				

For all families



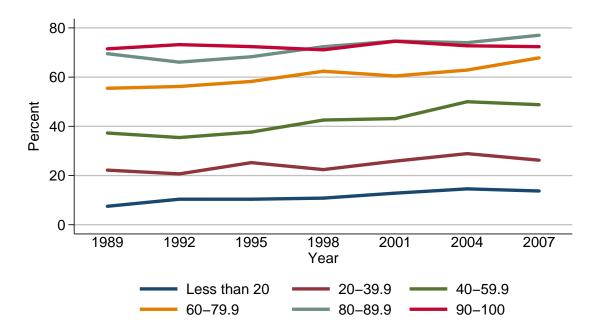
median value of mortgages of nome-equity loans for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	49.9				
1992	59.5				
1995	68.9				
1998	78.9				
2001	84.2				
2004	105.4				
2007	110.0				
Three-year change (percent)					
1992	19.2				
1995	15.8				
1998	14.5				
2001	6.7				
2004	25.2				
2007	4.4				

For all families



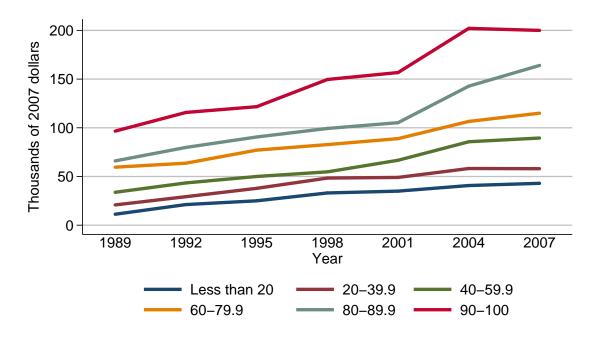
Mean value of mortgages of nome-equity loans for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	70.9				
1992	82.2				
1995	87.0				
1998	99.1				
2001	107.0				
2004	133.9				
2007	149.5				
Three-year change (percent)					
1992	15.9				
1995	5.8				
1998	13.9				
2001	8.0				
2004	25.1				
2007	11.7				

# Percent of families with mortgages or home–equity loans By percentile of income



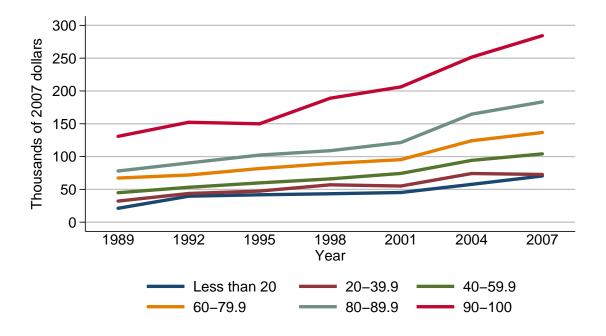
	1 01001	it or iaiiiiioo	with mortgag	oo or mornio oq	uity iouilo			
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	7.5	22.2	37.3	55.5	69.5	71.5		
1992	10.4	20.7	35.4	56.2	66.1	73.2		
1995	10.4	25.2	37.7	58.2	68.3	72.4		
1998	10.8	22.4	42.5	62.4	72.4	71.1		
2001	12.8	25.9	43.1	60.5	74.6	74.6		
2004	14.6	28.9	50.0	62.9	74.0	72.7		
2007	13.7	26.2	48.8	67.8	77.0	72.4		
Three-ye	ear change (pei	rcentage point	s)					
1992	2.9	-1.5	-1.9	0.7	-3.4	1.7		
1995	0.0	4.5	2.3	2.0	2.2	-0.8		
1998	0.4	-2.8	4.8	4.2	4.1	-1.3		
2001	2.0	3.5	0.6	-1.9	2.2	3.5		
2004	1.8	3.0	6.9	2.4	-0.6	-1.9		
2007	-0.9	-2.7	-1.2	4.9	3.0	-0.3		

By percentile of income



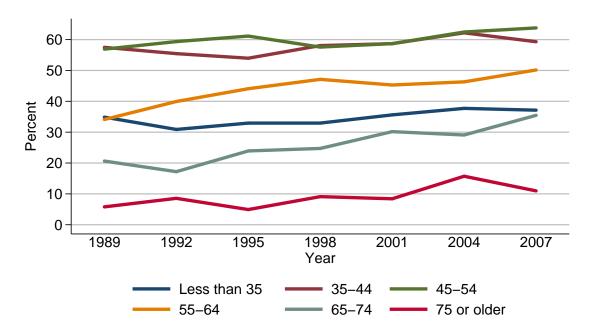
		3 - 3		•		<u> </u>		
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	11.3	20.8	33.8	59.6	66.0	96.6		
1992	21.2	29.3	43.4	63.7	79.8	115.8		
1995	25.0	37.9	50.0	77.1	90.6	121.7		
1998	33.1	48.4	54.7	82.8	99.3	149.6		
2001	35.0	49.1	66.7	88.9	105.3	156.7		
2004	40.7	58.2	85.7	106.5	142.8	202.1		
2007	43.0	58.0	89.5	115.0	164.0	200.0		
Three-ye	ear change (per	rcent)						
1992	87.6	40.9	28.4	6.9	20.9	19.9		
1995	17.9	29.4	15.2	21.0	13.5	5.1		
1998	32.4	27.7	9.4	7.4	9.6	22.9		
2001	5.7	1.4	21.9	7.4	6.0	4.7		
2004	16.3	18.5	28.5	19.8	35.6	29.0		
2007	5.7	-0.3	4.4	8.0	14.8	-1.0		

By percentile of income



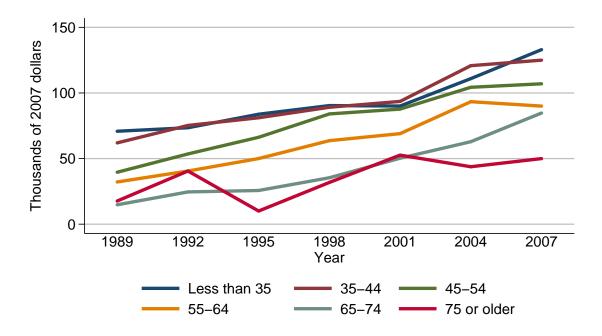
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	21.2	32.2	44.9	67.3	78.0	130.9		
1992	39.6	43.8	53.2	71.9	90.3	152.3		
1995	41.8	47.4	59.9	81.8	102.3	150.0		
1998	43.4	57.0	66.0	89.5	109.0	189.0		
2001	45.3	55.2	74.4	95.4	121.5	206.2		
2004	57.7	74.2	94.2	124.2	164.7	251.6		
2007	70.5	72.8	104.1	136.7	183.3	284.3		
Three-ye	ear change (pei	rcent)						
1992	86.8	36.0	18.5	6.8	15.8	16.3		
1995	5.6	8.2	12.6	13.8	13.3	-1.5		
1998	3.8	20.3	10.2	9.4	6.5	26.0		
2001	4.4	-3.2	12.7	6.6	11.5	9.1		
2004	27.4	34.4	26.6	30.2	35.6	22.0		
2007	22.2	-1.9	10.5	10.1	11.3	13.0		

# Percent of families with mortgages or home–equity loans By age of head



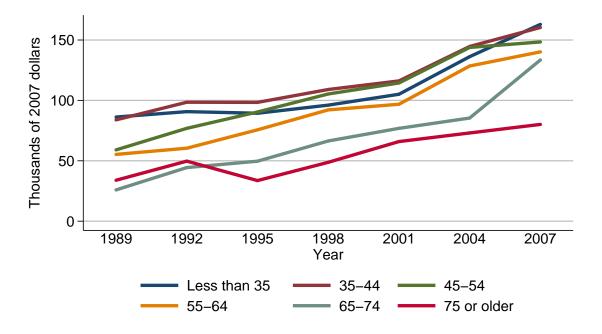
	1 01001	t or iaiiiiioo	with mortgag	oo or mornio oq	arty rourio			
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (p	ercent)							
1989	34.9	57.5	56.9	34.1	20.6	5.8		
1992	30.9	55.4	59.4	39.9	17.2	8.6		
1995	32.9	54.0	61.1	44.1	23.9	4.9		
1998	32.9	58.1	57.6	47.1	24.7	9.1		
2001	35.6	58.7	58.7	45.3	30.2	8.4		
2004	37.7	62.2	62.5	46.3	29.1	15.7		
2007	37.1	59.3	63.8	50.2	35.5	11.0		
Three-ye	ear change (per	centage point	s)					
1992	-4.0	-2.1	2.5	5.8	-3.4	2.8		
1995	2.0	-1.4	1.7	4.2	6.7	-3.7		
1998	0.0	4.1	-3.5	3.0	0.8	4.2		
2001	2.7	0.6	1.1	-1.8	5.5	-0.7		
2004	2.1	3.5	3.8	1.0	-1.1	7.3		
2007	-0.6	-2.9	1.3	3.9	6.4	-4.7		

## Median value of mortgages or home–equity loans for families with holdings By age of head



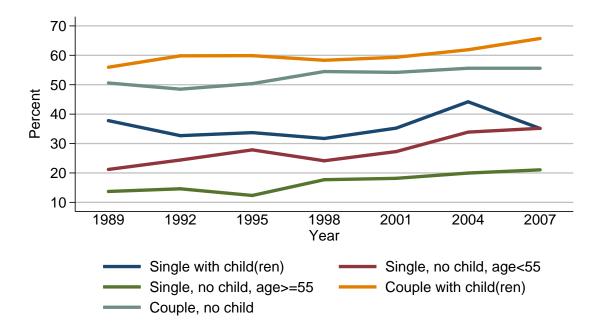
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	nousands of 200	7 dollars)						
1989	70.8	62.0	39.6	32.2	14.8	17.7		
1992	73.5	75.2	53.5	40.5	24.6	40.5		
1995	83.8	81.1	66.2	50.0	25.7	10.0		
1998	90.4	89.1	84.0	63.7	35.4	31.8		
2001	90.1	93.6	87.7	69.0	50.3	52.6		
2004	110.9	120.8	104.3	93.4	62.9	43.8		
2007	133.0	125.0	107.0	90.0	84.7	50.0		
Three-ye	ear change (per	cent)						
1992	3.8	21.3	35.1	25.8	66.2	128.8		
1995	14.0	7.8	23.7	23.5	4.5	-75.3		
1998	7.9	9.9	26.9	27.4	37.7	218.0		
2001	-0.3	5.1	4.4	8.3	42.1	65.4		
2004	23.1	29.1	18.9	35.4	25.0	-16.7		
2007	19.9	3.5	2.6	-3.6	34.7	14.2		

# Mean value of mortgages or home–equity loans for families with holdings By age of head



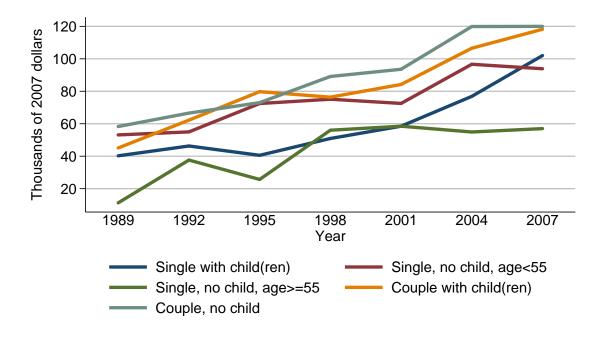
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	86.2	83.9	59.0	55.3	25.9	33.9	
1992	90.7	98.5	76.9	60.4	44.4	49.7	
1995	89.4	98.4	90.4	75.6	49.7	33.6	
1998	96.1	109.0	105.3	92.1	66.4	48.7	
2001	105.1	116.1	114.4	96.8	76.9	65.9	
2004	136.2	144.7	143.8	128.5	85.4	73.1	
2007	163.0	160.4	148.4	140.2	133.5	80.1	
Three-ye	ear change (per	cent)					
1992	5.2	17.4	30.3	9.2	71.4	46.6	
1995	-1.4	-0.1	17.6	25.2	11.9	-32.4	
1998	7.5	10.8	16.5	21.8	33.6	44.9	
2001	9.4	6.5	8.6	5.1	15.8	35.3	
2004	29.6	24.6	25.7	32.7	11.1	10.9	
2007	19.7	10.9	3.2	9.1	56.3	9.6	

## Percent of families with mortgages or home–equity loans By family structure



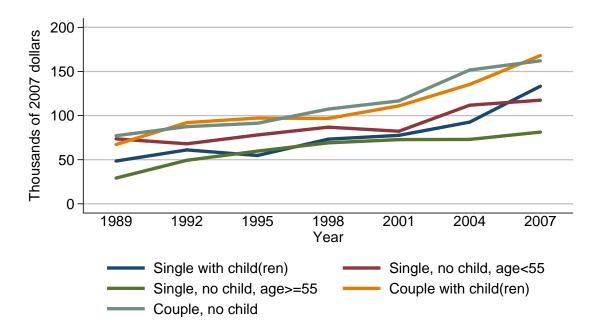
		Family structure		
Single with	Single, no	Single, no	Couple with	Couple, no
child(ren)	child,	child,	child(ren)	child
	age<55	age≥55		
rcent)				
37.8	21.2	13.7	55.9	50.6
32.7	24.4	14.6	59.8	48.5
33.7	27.8	12.3	59.9	50.4
31.7	24.1	17.7	58.3	54.5
35.2	27.3	18.2	59.3	54.2
44.2	33.9	20.0	61.9	55.6
35.1	35.2	21.1	65.7	55.6
ar change (percei	ntage points)			
-5.1	3.2	0.9	3.9	-2.1
1.0	3.4	-2.3	0.1	1.9
-2.0	-3.7	5.4	-1.6	4.1
3.5	3.2	0.5	1.0	-0.3
9.0	6.6	1.8	2.6	1.4
-9.1	1.3	1.1	3.8	0.0
	child(ren)  37.8 32.7 33.7 31.7 35.2 44.2 35.1  ar change (percent) -5.1 1.0 -2.0 3.5 9.0	child(ren) child, age<55 rcent)  37.8 21.2 32.7 24.4 33.7 27.8 31.7 24.1 35.2 27.3 44.2 33.9 35.1 35.2 ar change (percentage points) -5.1 3.2 1.0 3.4 -2.0 -3.7 3.5 3.2 9.0 6.6	Single with child(ren)         Single, no child, age<55         Single, no child, age≥55           rcent)         37.8         21.2         13.7           32.7         24.4         14.6           33.7         27.8         12.3           31.7         24.1         17.7           35.2         27.3         18.2           44.2         33.9         20.0           35.1         35.2         21.1           ar change (percentage points)         -5.1         3.2         0.9           1.0         3.4         -2.3           -2.0         -3.7         5.4           3.5         3.2         0.5           9.0         6.6         1.8	child(ren)     child, age < 55     child, age ≥ 55       rcent)       37.8     21.2     13.7     55.9       32.7     24.4     14.6     59.8       33.7     27.8     12.3     59.9       31.7     24.1     17.7     58.3       35.2     27.3     18.2     59.3       44.2     33.9     20.0     61.9       35.1     35.2     21.1     65.7       ar change (percentage points)       -5.1     3.2     0.9     3.9       1.0     3.4     -2.3     0.1       -2.0     -3.7     5.4     -1.6       3.5     3.2     0.5     1.0       9.0     6.6     1.8     2.6

By family structure



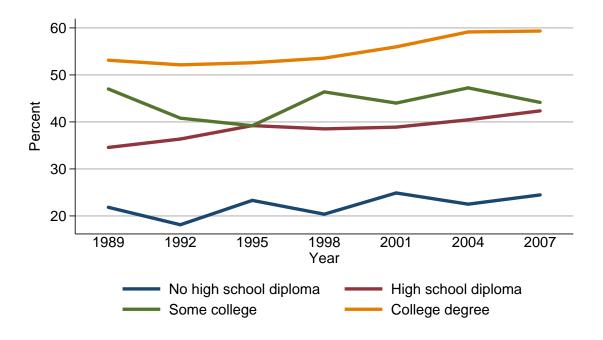
			Family structure		. <u></u>			
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (thousands of 2007 dollars)								
1989	40.2	53.1	11.3	45.1	58.3			
1992	46.3	55.0	37.6	62.2	66.6			
1995	40.6	72.5	25.7	79.8	73.0			
1998	50.9	75.1	56.0	76.4	89.1			
2001	58.5	72.5	58.5	84.2	93.6			
2004	76.9	96.6	54.9	106.5	119.9			
2007	102.0	93.9	57.0	118.2	120.0			
Three-ye	ar change (percei	nt)						
1992	15.2	3.6	232.7	37.9	14.2			
1995	-12.3	31.8	-31.6	28.3	9.6			
1998	25.4	3.6	117.9	-4.3	22.1			
2001	14.9	-3.5	4.5	10.2	5.1			
2004	31.5	33.2	-6.2	26.5	28.1			
2007	32.6	-2.8	3.8	11.0	0.1			

## Mean value of mortgages or home–equity loans for families with holdings By family structure



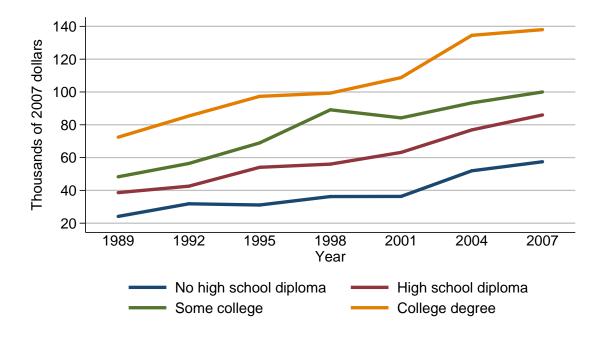
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 (	dollars)				
1989	48.5	73.6	29.2	67.2	77.2	
1992	61.1	68.0	49.3	92.0	87.5	
1995	54.8	78.1	59.7	97.2	91.4	
1998	73.3	86.9	69.1	96.8	107.4	
2001	77.6	82.3	72.8	111.0	116.6	
2004	92.6	111.8	73.0	135.3	151.7	
2007	133.3	117.5	81.3	168.1	162.1	
Three-ye	ar change (percei	nt)				
1992	26.0	-7.6	68.8	36.9	13.3	
1995	-10.3	14.9	21.1	5.7	4.5	
1998	33.8	11.3	15.7	-0.4	17.5	
2001	5.9	-5.3	5.4	14.7	8.6	
2004	19.3	35.8	0.3	21.9	30.1	
2007	44.0	5.1	11.4	24.2	6.9	

# Percent of families with mortgages or home–equity loans By education of head



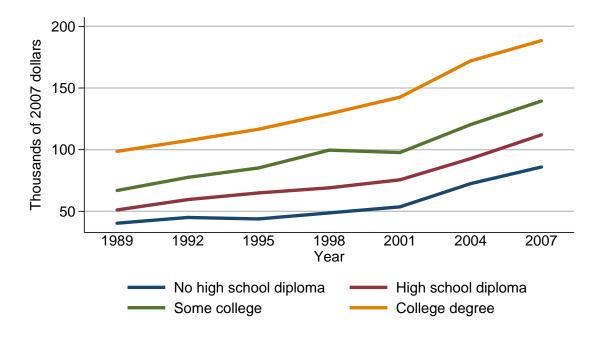
rereem or lamines with mortgages of nome-equity loans						
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (per	rcent)					
1989	21.8	34.6	47.0	53.1		
1992	18.1	36.4	40.8	52.1		
1995	23.3	39.2	39.2	52.6		
1998	20.4	38.5	46.4	53.6		
2001	24.9	38.9	44.0	56.0		
2004	22.5	40.4	47.2	59.1		
2007	24.5	42.4	44.2	59.3		
Three-yea	ar change (percentage	points)				
1992	-3.7	1.8	-6.2	-1.0		
1995	5.2	2.8	-1.6	0.5		
1998	-2.9	-0.7	7.2	1.0		
2001	4.5	0.4	-2.4	2.4		
2004	-2.4	1.5	3.2	3.1		
2007	2.0	2.0	-3.0	0.2		

By education of head



		Education	Education of head		
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars	s)			
1989	24.1	38.6	48.3	72.4	
1992	31.8	42.6	56.4	85.4	
1995	31.1	54.1	68.9	97.3	
1998	36.3	56.0	89.1	99.3	
2001	36.3	63.2	84.2	108.8	
2004	51.9	76.9	93.4	134.5	
2007	57.5	86.0	100.0	138.0	
Three-yea	ar change (percent)				
1992	32.0	10.4	16.8	18.0	
1995	-2.2	27.0	22.2	13.9	
1998	16.7	3.5	29.3	2.1	
2001	0.0	12.9	-5.5	9.6	
2004	43.0	21.7	10.9	23.6	
2007	10.8	11.8	7.1	2.6	

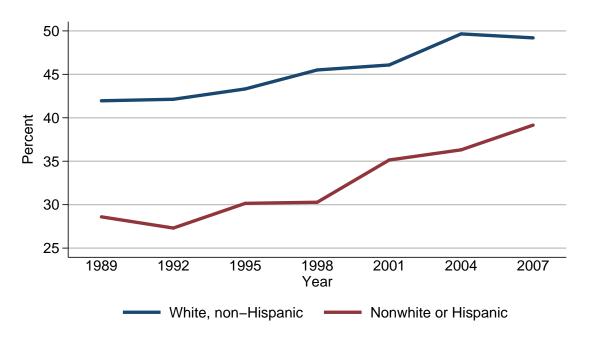
# Mean value of mortgages or home–equity loans for families with holdings By education of head



	iean value of mortgag	jes of floring-equity	ioans for families wi	iii iioiuiiigs
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	40.4	51.1	66.9	98.6
1992	45.0	59.5	77.5	107.4
1995	43.8	64.9	85.2	116.5
1998	48.7	69.0	99.6	129.1
2001	53.6	75.5	97.7	142.5
2004	72.5	92.7	120.3	172.0
2007	85.9	112.0	139.4	188.4
Three-yea	ar change (percent)			
1992	11.4	16.4	15.8	8.9
1995	-2.7	9.1	9.9	8.5
1998	11.2	6.3	16.9	10.8
2001	10.1	9.4	-1.9	10.4
2004	35.3	22.8	23.1	20.7
2007	18.5	20.8	15.9	9.5

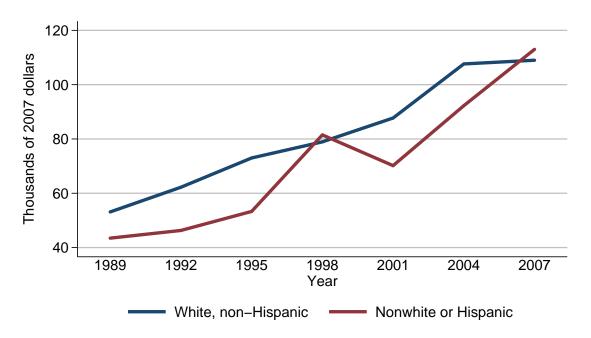
### Percent of families with mortgages or home–equity loans

By race or ethnicity of respondent



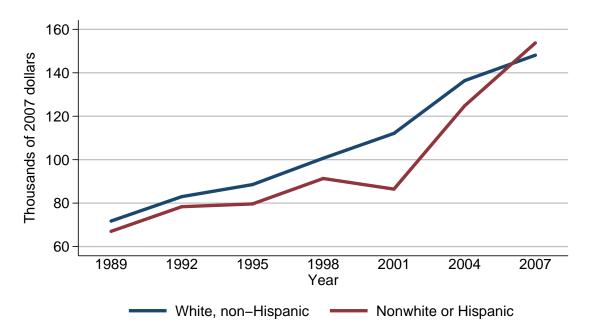
		ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	42.0	28.6
1992	42.1	27.3
1995	43.3	30.2
1998	45.5	30.3
2001	46.1	35.1
2004	49.7	36.3
2007	49.2	39.2
Three-year char	nge (percentage points)	
1992	0.1	-1.3
1995	1.2	2.9
1998	2.2	0.1
2001	0.6	4.8
2004	3.6	1.2
2007	-0.5	2.9

By race or ethnicity of respondent



	Race or ethnici	Race or ethnicity of respondent			
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousan	ds of 2007 dollars)				
1989	53.1	43.5			
1992	62.2	46.3			
1995	73.0	53.3			
1998	78.9	81.5			
2001	87.7	70.2			
2004	107.6	92.3			
2007	109.0	113.0			
Three-year cha	ange (percent)				
1992	17.1	6.4			
1995	17.4	15.1			
1998	8.1	52.9			
2001	11.2	-13.9			
2004	22.7	31.5			
2007	1.3	22.4			

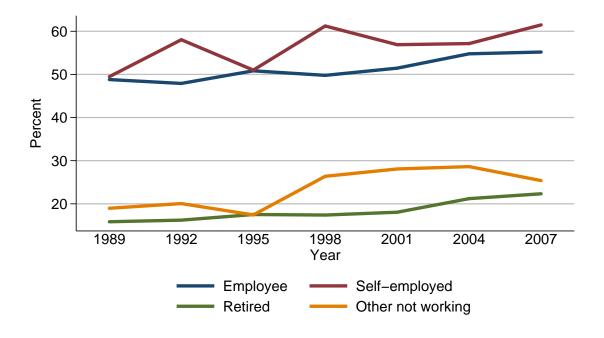
By race or ethnicity of respondent



Race or ethnicity of respondent				
White, non-Hispanic	Nonwhite or Hispanic			
s of 2007 dollars)				
71.7	67.0			
83.0	78.4			
88.5	79.6			
100.7	91.3			
112.1	86.5			
136.4	124.8			
148.1	153.8			
nge (percent)				
15.8	17.0			
6.6	1.5			
13.8	14.7			
11.3	-5.3			
21.7	44.3			
8.6	23.2			
	White, non-Hispanic s of 2007 dollars) 71.7 83.0 88.5 100.7 112.1 136.4 148.1 age (percent) 15.8 6.6 13.8 11.3 21.7			

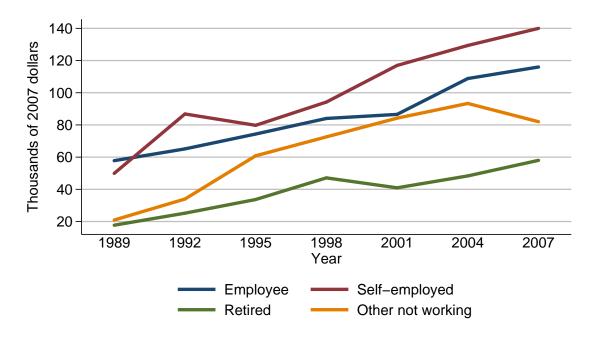
### Percent of families with mortgages or home-equity loans

By current work status of head



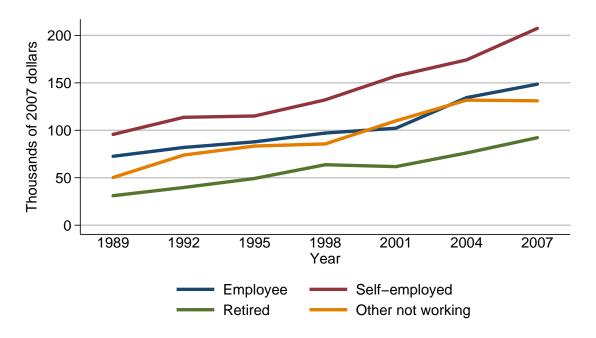
		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (perd	cent)					
1989	48.8	49.5	15.8	19.0		
1992	47.9	58.0	16.2	20.1		
1995	50.8	51.0	17.5	17.4		
1998	49.8	61.2	17.4	26.4		
2001	51.5	56.9	18.1	28.1		
2004	54.8	57.1	21.2	28.6		
2007	55.2	61.5	22.3	25.4		
Three-year	r change (percentag	ge points)				
1992	-0.9	8.5	0.4	1.1		
1995	2.9	-7.0	1.3	-2.7		
1998	-1.0	10.2	-0.1	9.0		
2001	1.7	-4.3	0.7	1.7		
2004	3.3	0.2	3.1	0.5		
2007	0.4	4.4	1.1	-3.2		

By current work status of head



		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	57.8	49.9	17.7	20.9		
1992	65.1	86.8	25.2	34.0		
1995	74.4	79.8	33.7	60.8		
1998	84.0	94.2	47.1	72.6		
2001	86.6	117.0	40.9	84.2		
2004	108.8	129.4	48.3	93.4		
2007	116.0	140.0	58.0	82.0		
Three-year	r change (percent)					
1992	12.6	73.9	42.4	62.7		
1995	14.3	-8.1	33.7	78.8		
1998	12.9	18.0	39.8	19.4		
2001	3.1	24.2	-13.2	16.0		
2004	25.6	10.6	18.1	10.9		
2007	6.6	8.2	20.1	-12.2		

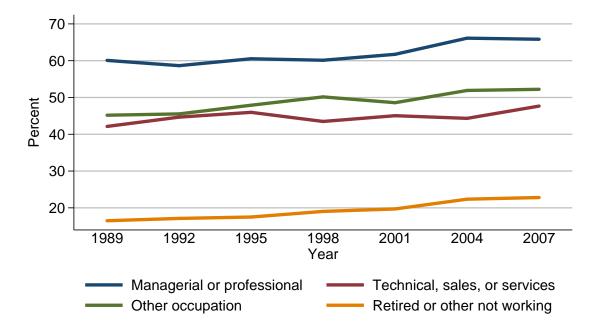
By current work status of head



		Current work st	atus of head			
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	72.6	95.7	31.1	50.3		
1992	81.9	113.7	39.8	73.9		
1995	87.8	115.1	49.2	83.4		
1998	97.1	132.1	63.7	85.6		
2001	102.2	157.2	61.7	110.0		
2004	134.5	174.2	76.2	131.8		
2007	148.6	207.4	92.2	131.1		
Three-yea	r change (percent)					
1992	12.8	18.8	28.0	46.9		
1995	7.2	1.2	23.6	12.9		
1998	10.6	14.8	29.5	2.6		
2001	5.3	19.0	-3.1	28.5		
2004	31.6	10.8	23.5	19.8		
2007	10.5	19.1	21.0	-0.5		

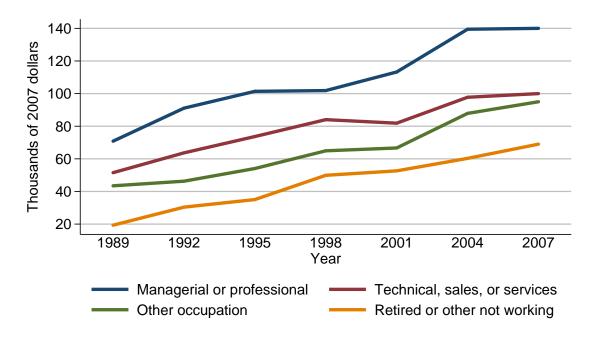
### Percent of families with mortgages or home-equity loans

By current occupation of head



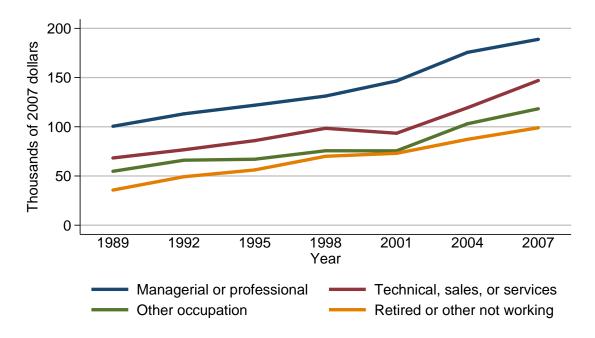
		Current occupa	ation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (per	rcent)					
1989	60.1	42.1	45.2	16.5		
1992	58.7	44.7	45.5	17.1		
1995	60.5	46.0	47.9	17.5		
1998	60.1	43.5	50.2	19.0		
2001	61.7	45.0	48.6	19.7		
2004	66.1	44.3	51.9	22.4		
2007	65.8	47.7	52.2	22.8		
Three-yea	ar change (percentag	e points)				
1992	-1.4	2.6	0.3	0.6		
1995	1.8	1.3	2.4	0.4		
1998	-0.4	-2.5	2.3	1.5		
2001	1.6	1.5	-1.6	0.7		
2004	4.4	-0.7	3.3	2.7		
2007	-0.3	3.4	0.3	0.4		

By current occupation of head



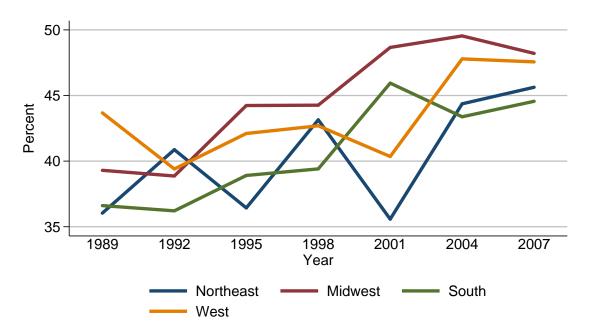
		Current occupa	ation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	usands of 2007 dolla	nrs)				
1989	70.8	51.5	43.5	19.3		
1992	91.1	63.7	46.3	30.4		
1995	101.4	73.7	54.1	35.0		
1998	101.9	84.0	64.9	49.9		
2001	113.2	81.9	66.7	52.6		
2004	139.5	97.7	87.9	60.3		
2007	140.0	100.0	95.0	69.0		
Three-yea	ar change (percent)					
1992	28.7	23.7	6.4	57.5		
1995	11.3	15.7	16.8	15.1		
1998	0.5	14.0	20.0	42.6		
2001	11.1	-2.5	2.8	5.4		
2004	23.2	19.3	31.8	14.6		
2007	0.4	2.4	8.1	14.4		

By current occupation of head

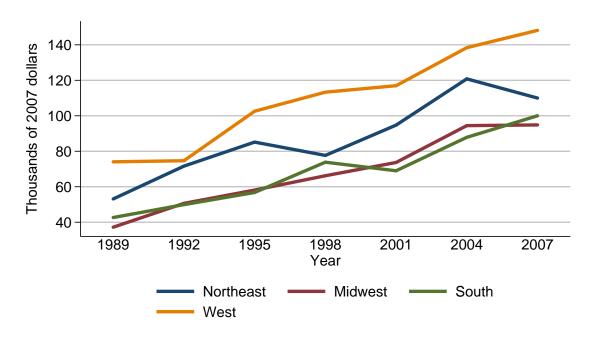


	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	ousands of 2007 dolla	nrs)				
1989	100.5	68.3	54.8	35.7		
1992	113.1	76.6	66.0	49.2		
1995	121.9	86.0	67.0	56.1		
1998	131.2	98.5	75.6	70.0		
2001	146.6	93.4	75.6	73.0		
2004	175.6	119.3	103.1	87.2		
2007	188.9	147.0	118.3	99.0		
Three-yea	ar change (percent)					
1992	12.5	12.2	20.4	37.8		
1995	7.8	12.3	1.5	14.0		
1998	7.6	14.5	12.8	24.8		
2001	11.7	-5.2	0.0	4.3		
2004	19.8	27.7	36.4	19.5		
2007	7.6	23.2	14.7	13.5		

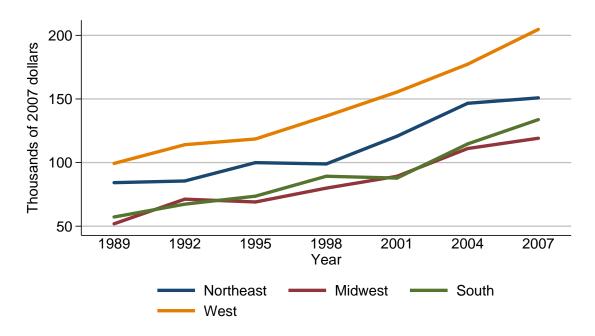
# Percent of families with mortgages or home–equity loans By region



		Reg	iion	···
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	36.0	39.3	36.6	43.7
1992	40.9	38.9	36.2	39.4
1995	36.4	44.2	38.9	42.1
1998	43.1	44.3	39.4	42.7
2001	35.6	48.7	45.9	40.4
2004	44.4	49.5	43.4	47.8
2007	45.6	48.2	44.6	47.6
Three-year	r change (percentage	points)		
1992	4.9	-0.4	-0.4	-4.3
1995	-4.5	5.3	2.7	2.7
1998	6.7	0.1	0.5	0.6
2001	-7.5	4.4	6.5	-2.3
2004	8.8	0.8	-2.5	7.4
2007	1.2	-1.3	1.2	-0.2

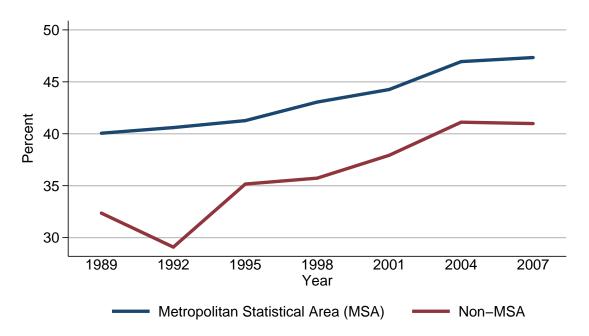


	Region				
Year	Northeast	Midwest	South	West	
Level (thou	ısands of 2007 dollar	rs)			
1989	53.1	37.2	42.7	74.1	
1992	71.6	50.6	49.9	74.7	
1995	85.2	58.1	56.8	102.6	
1998	77.7	66.2	73.8	113.3	
2001	94.7	73.7	69.0	117.0	
2004	120.8	94.5	87.9	138.4	
2007	110.0	94.9	100.0	148.1	
Three-year	r change (percent)				
1992	34.8	36.0	16.9	8.0	
1995	19.0	14.8	13.8	37.3	
1998	-8.8	13.9	29.9	10.4	
2001	21.9	11.3	-6.5	3.3	
2004	27.6	28.2	27.4	18.3	
2007	-8.9	0.4	13.8	7.0	

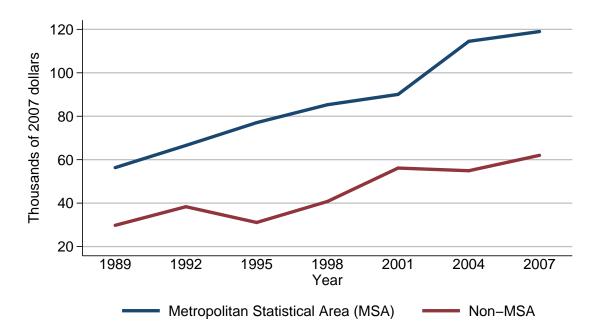


	Region					
Year	Northeast	Midwest	South	West		
Level (thou	sands of 2007 dollar	rs)				
1989	84.2	51.9	57.2	99.3		
1992	85.5	71.2	67.3	114.1		
1995	100.0	69.0	73.6	118.6		
1998	98.9	79.9	89.3	136.5		
2001	120.7	89.2	87.8	155.4		
2004	146.6	111.0	114.7	177.3		
2007	150.9	119.1	133.8	204.7		
Three-year	r change (percent)					
1992	1.5	37.2	17.7	14.9		
1995	17.0	-3.1	9.4	3.9		
1998	-1.1	15.8	21.3	15.1		
2001	22.0	11.6	-1.7	13.8		
2004	21.5	24.4	30.6	14.1		
2007	2.9	7.3	16.7	15.5		

# Percent of families with mortgages or home–equity loans By urbanicity

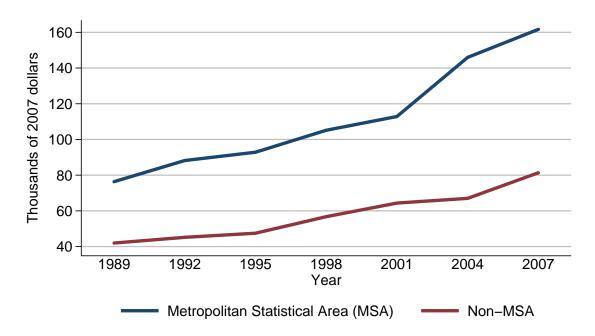


	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (percei	nt)				
1989	40.1	32.4			
1992	40.6	29.1			
1995	41.3	35.2			
1998	43.1	35.7			
2001	44.3	37.9			
2004	46.9	41.1			
2007	47.3	41.0			
Three-year c	change (percentage points)				
1992	0.5	-3.3			
1995	0.7	6.1			
1998	1.8	0.5			
2001	1.2	2.2			
2004	2.6	3.2			
2007	0.4	-0.1			



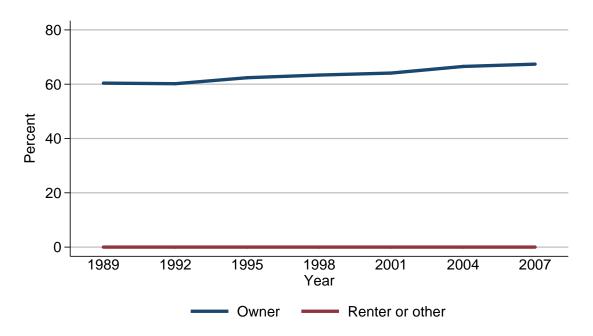
	Urbanicity			
Year	Metropolitan Statistical Area	Non-MSA		
	(MSA)			
Level (thousa	ands of 2007 dollars)			
1989	56.3	29.8		
1992	66.6	38.3		
1995	77.1	31.1		
1998	85.3	40.7		
2001	90.1	56.1		
2004	114.5	54.9		
2007	119.0	62.0		
Three-year c	hange (percent)			
1992	18.3	28.5		
1995	15.8	-18.8		
1998	10.6	30.9		
2001	5.6	37.8		
2004	27.1	-2.1		
2007	3.9	12.9		

# Mean value of mortgages or home–equity loans for families with holdings By urbanicity



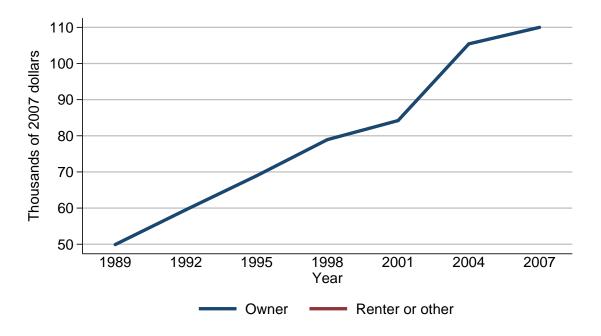
IVIEdi	i value of mortgages of nome-equity loans	ior rammes with holdings
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	76.3	42.0
1992	88.2	45.2
1995	92.8	47.5
1998	105.1	56.8
2001	112.9	64.4
2004	146.0	67.0
2007	161.7	81.3
Three-year c	hange (percent)	
1992	15.6	7.6
1995	5.2	5.1
1998	13.3	19.6
2001	7.4	13.4
2004	29.3	4.0
2007	10.8	21.3

# Percent of families with mortgages or home–equity loans By housing status



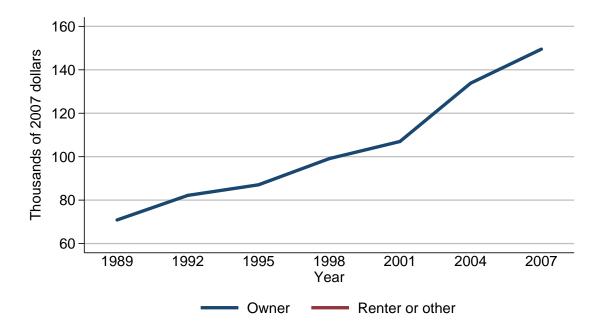
		·
	Hou	sing status
Year	Owner	Renter or other
Level (percent)		
1989	60.4	0.0
1992	60.2	0.0
1995	62.4	0.0
1998	63.4	0.0
2001	64.1	0.0
2004	66.5	0.0
2007	67.4	0.0
Three-year chang	ge (percentage points)	
1992	-0.2	0.0
1995	2.2	0.0
1998	1.0	0.0
2001	0.7	0.0
2004	2.4	0.0
2007	0.9	0.0

By housing status



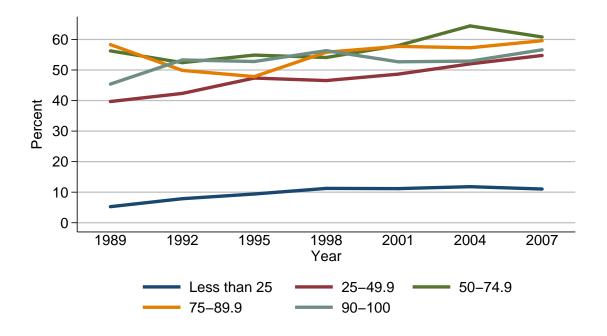
	Ног	using status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	49.9	
1992	59.5	
1995	68.9	
1998	78.9	
2001	84.2	
2004	105.4	
2007	110.0	
Three-year chang	ge (percent)	
1992	19.2	
1995	15.8	
1998	14.5	
2001	6.7	
2004	25.2	
2007	4.4	

By housing status



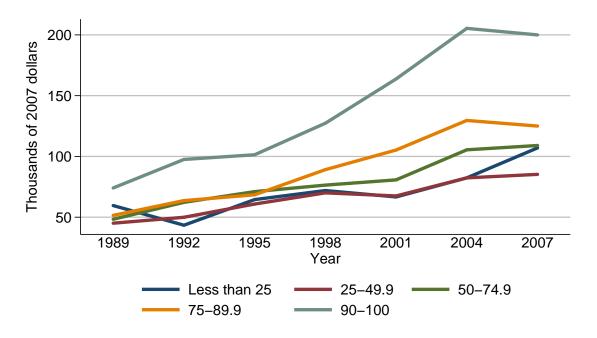
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	70.9	
1992	82.2	
1995	87.0	
1998	99.1	
2001	107.0	
2004	133.9	
2007	149.5	
Three-year change	e (percent)	
1992	15.9	
1995	5.8	
1998	13.9	
2001	8.0	
2004	25.1	
2007	11.7	·

# Percent of families with mortgages or home–equity loans By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (pe	ercent)					
1989	5.3	39.7	56.3	58.3	45.4	
1992	7.9	42.3	52.4	49.9	53.3	
1995	9.4	47.4	54.9	47.8	52.8	
1998	11.2	46.5	54.1	55.8	56.3	
2001	11.2	48.6	58.0	57.7	52.7	
2004	11.8	52.0	64.4	57.3	52.9	
2007	11.0	54.8	60.8	59.6	56.6	
Three-ye	ear change (percen	tage points)				
1992	2.6	2.6	-3.9	-8.4	7.9	
1995	1.5	5.1	2.5	-2.1	-0.5	
1998	1.8	-0.9	-0.8	8.0	3.5	
2001	0.0	2.1	3.9	1.9	-3.6	
2004	0.6	3.4	6.4	-0.4	0.2	
2007	-0.8	2.8	-3.6	2.3	3.7	

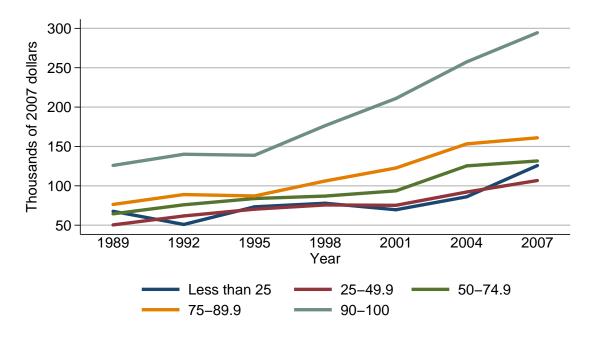
By percentile of net worth



			<u> </u>			
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	59.6	45.1	48.3	51.5	74.1	
1992	43.4	49.9	62.2	63.7	97.5	
1995	64.5	60.8	71.1	68.4	101.4	
1998	71.9	70.0	76.4	89.1	127.3	
2001	66.7	67.5	80.7	105.3	163.7	
2004	82.4	82.4	105.4	129.6	205.4	
2007	107.0	85.2	109.0	125.0	200.0	
Three-ye	ear change (percen	t)				
1992	-27.2	10.6	28.8	23.7	31.6	
1995	48.6	21.8	14.3	7.4	4.0	
1998	11.5	15.1	7.5	30.3	25.5	
2001	-7.2	-3.6	5.6	18.2	28.6	
2004	23.5	22.1	30.6	23.1	25.5	
2007	29.9	3.4	3.4	-3.5	-2.6	

### Mean value of mortgages or home-equity loans for families with holdings

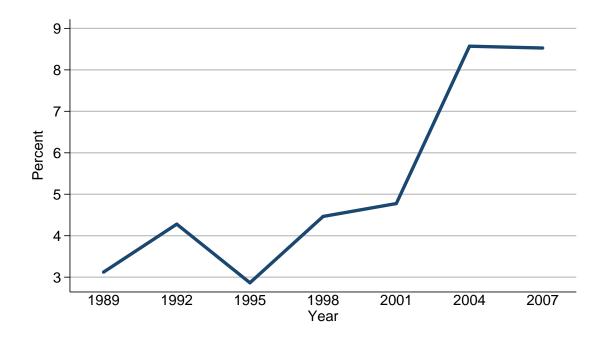
By percentile of net worth



#### Mean value of mortgages or home-equity loans for families with holdings

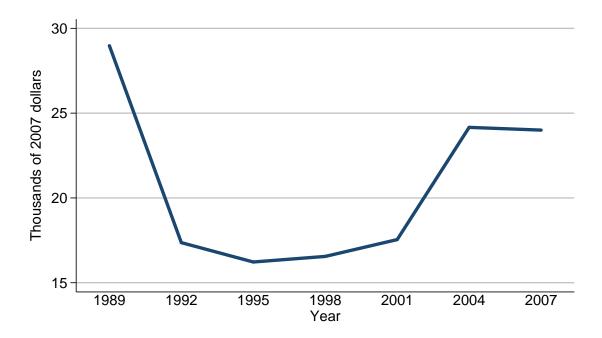
		-9-9			9-
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	67.7	50.4	64.4	76.4	125.9
1992	51.0	61.8	75.9	88.9	140.1
1995	73.4	70.3	83.9	87.1	138.8
1998	77.9	75.7	87.0	106.2	176.5
2001	69.6	75.2	93.7	122.7	211.0
2004	86.1	92.2	125.3	153.3	257.4
2007	125.7	106.7	131.6	161.0	294.5
Three-ye	ear change (percen	t)			
1992	-24.7	22.6	17.9	16.4	11.3
1995	43.9	13.8	10.5	-2.0	-0.9
1998	6.1	7.7	3.7	21.9	27.2
2001	-10.7	-0.7	7.7	15.5	19.5
2004	23.7	22.6	33.7	24.9	22.0
2007	46.0	15.7	5.0	5.0	14.4

# Percent of families with home–equity lines of credit For all families



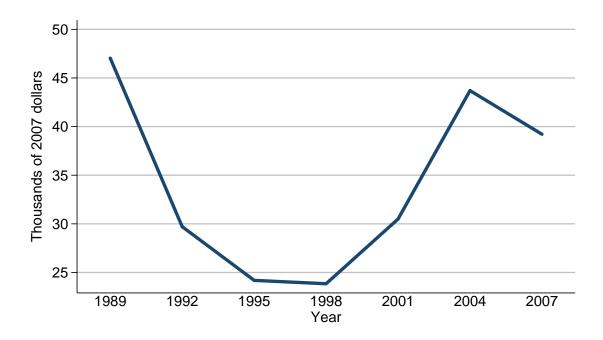
refeet of families with nome-equity files of election						
Year	All families					
Level (percent)						
1989	3.1					
1992	4.3					
1995	2.9					
1998	4.5					
2001	4.8					
2004	8.6					
2007	8.5					
Three-year change (percentage po	oints)					
1992	1.2					
1995	-1.4					
1998	1.6					
2001	0.3					
2004	3.8					
2007	-0.1					

# Median value of home–equity lines of credit for families with holdings For all families



Median value of nome-equity lines of credit for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	29.0					
1992	17.4					
1995	16.2					
1998	16.6					
2001	17.5					
2004	24.2					
2007	24.0					
Three-year change (percent)						
1992	-40.0					
1995	-6.9					
1998	2.5					
2001	5.4					
2004	38.3					
2007	-0.8					

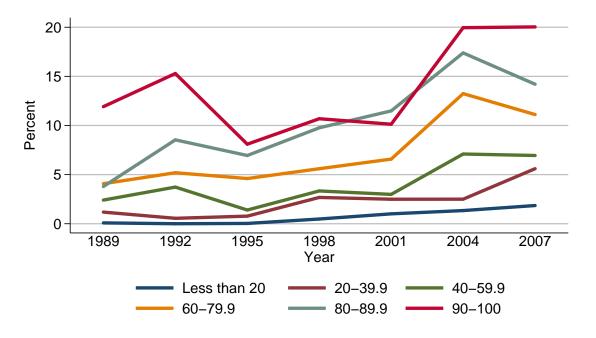
# Mean value of home–equity lines of credit for families with holdings For all families



mean value of nome-equity lines of credit for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	47.0					
1992	29.7					
1995	24.2					
1998	23.8					
2001	30.5					
2004	43.7					
2007	39.2					
Three-year change (percent)						
1992	-36.8					
1995	-18.5					
1998	-1.7					
2001	28.2					
2004	43.3					
2007	-10.3					

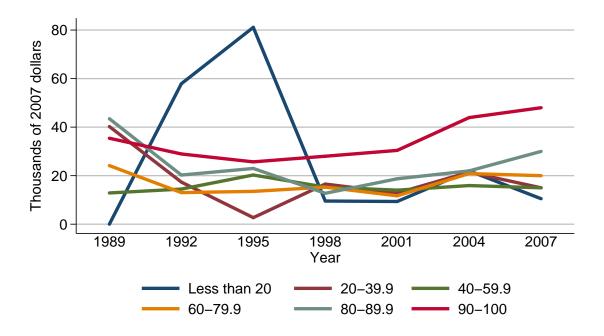
### Percent of families with home–equity lines of credit

By percentile of income



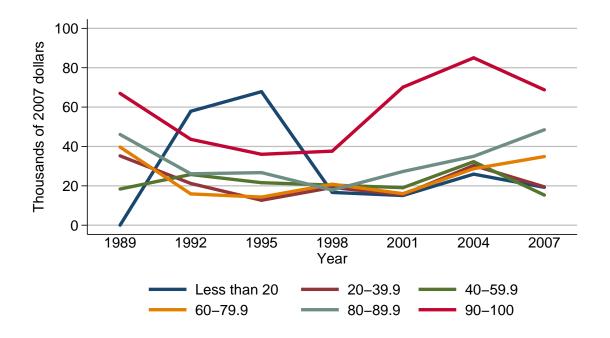
		come or rammi	CS WIGH HOME	oquity inico o	Oroun			
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	0.1	1.2	2.4	4.1	3.8	11.9		
1992	0.0	0.6	3.7	5.2	8.5	15.3		
1995	0.0	8.0	1.4	4.6	6.9	8.1		
1998	0.5	2.7	3.3	5.6	9.8	10.7		
2001	1.0	2.5	3.0	6.6	11.5	10.1		
2004	1.3	2.5	7.1	13.2	17.4	20.0		
2007	1.9	5.6	6.9	11.1	14.2	20.0		
Three-ye	ear change (pei	centage point	s)					
1992	-0.1	-0.6	1.3	1.1	4.7	3.4		
1995	0.0	0.2	-2.3	-0.6	-1.6	-7.2		
1998	0.5	1.9	1.9	1.0	2.9	2.6		
2001	0.5	-0.2	-0.3	1.0	1.7	-0.6		
2004	0.3	0.0	4.1	6.6	5.9	9.9		
2007	0.6	3.1	-0.2	-2.1	-3.2	0.0		

## Median value of home–equity lines of credit for families with holdings By percentile of income



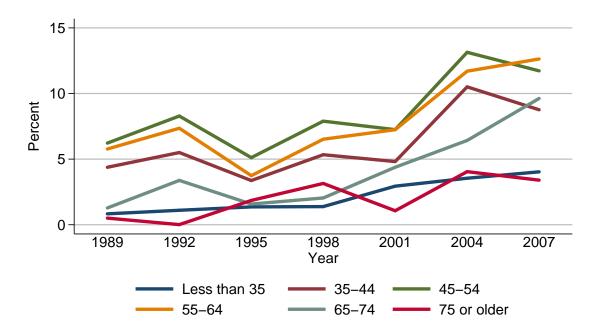
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	nousands of 200	07 dollars)						
1989	0.0	40.2	12.9	24.1	43.5	35.4		
1992	57.9	17.4	14.5	13.0	20.3	28.9		
1995	81.1	2.7	20.3	13.5	23.0	25.7		
1998	9.5	16.6	15.3	15.3	12.7	28.0		
2001	9.4	12.9	14.0	11.7	18.7	30.4		
2004	22.0	21.4	15.9	20.9	22.0	43.9		
2007	10.5	15.0	15.0	20.0	30.0	48.0		
Three-ye	ear change (pei	rcent)						
1992	•	-56.7	12.4	-46.1	-53.3	-18.4		
1995	40.1	-84.5	40.0	3.8	13.3	-11.1		
1998	-88.3	514.8	-24.6	13.3	-44.8	8.9		
2001	-1.1	-22.3	-8.5	-23.5	47.2	8.6		
2004	134.0	65.9	13.6	78.6	17.6	44.4		
2007	-52.3	-29.9	-5.7	-4.3	36.4	9.3		

## Mean value of home–equity lines of credit for families with holdings By percentile of income



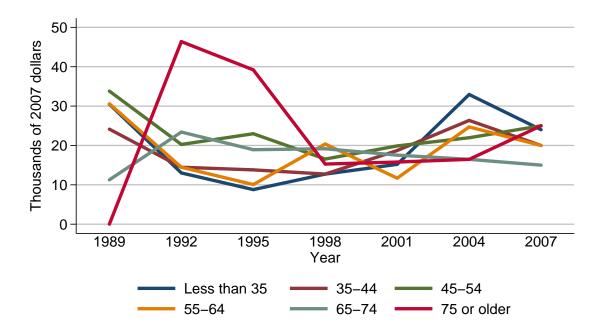
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	0.0	35.2	18.4	39.7	46.1	67.0	
1992	57.9	21.2	25.8	15.9	26.1	43.6	
1995	67.8	12.7	21.6	14.3	26.7	36.0	
1998	16.7	19.1	20.4	20.8	17.9	37.6	
2001	15.1	15.5	19.1	16.0	27.3	70.1	
2004	25.9	30.3	32.3	28.7	35.0	85.0	
2007	19.2	19.5	15.3	34.9	48.5	68.8	
Three-ye	ear change (per	rcent)					
1992		-39.8	40.2	-59.9	-43.4	-34.9	
1995	17.1	-40.1	-16.3	-10.1	2.3	-17.4	
1998	-75.4	50.4	-5.6	45.5	-33.0	4.4	
2001	-9.6	-18.8	-6.4	-23.1	52.5	86.4	
2004	71.5	95.5	69.1	79.4	28.2	21.3	
2007	-25.9	-35.6	-52.6	21.6	38.6	-19.1	

#### Percent of families with home–equity lines of credit By age of head



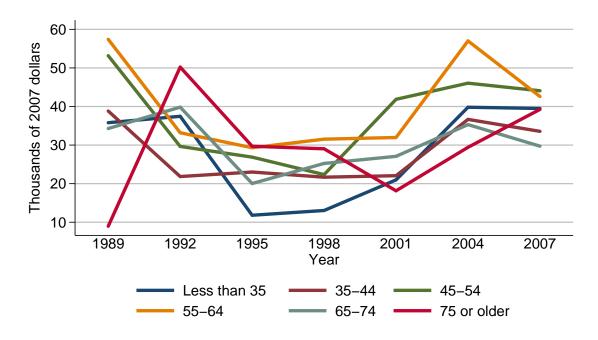
		oone or lannin		equity inies o	- Olouit			
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	0.8	4.4	6.2	5.8	1.3	0.5		
1992	1.1	5.5	8.3	7.4	3.4	0.0		
1995	1.4	3.4	5.1	3.7	1.6	1.9		
1998	1.4	5.3	7.9	6.5	2.0	3.1		
2001	2.9	4.8	7.2	7.2	4.4	1.1		
2004	3.5	10.5	13.1	11.7	6.4	4.0		
2007	4.0	8.8	11.7	12.6	9.6	3.4		
Three-ye	ear change (per	centage point	s)					
1992	0.3	1.1	2.1	1.6	2.1	-0.5		
1995	0.3	-2.1	-3.2	-3.7	-1.8	1.9		
1998	0.0	1.9	2.8	2.8	0.4	1.2		
2001	1.5	-0.5	-0.7	0.7	2.4	-2.0		
2004	0.6	5.7	5.9	4.5	2.0	2.9		
2007	0.5	-1.7	-1.4	0.9	3.2	-0.6		

## Median value of home–equity lines of credit for families with holdings By age of head



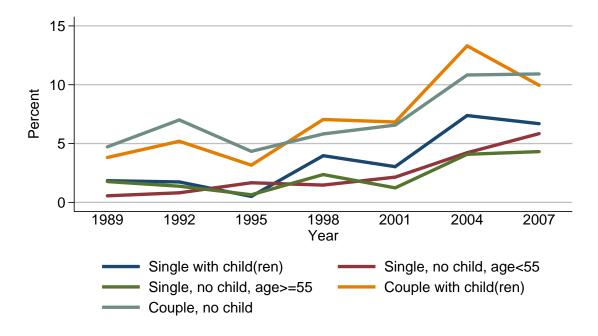
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	nousands of 200	7 dollars)						
1989	30.5	24.1	33.8	30.6	11.3	0.0		
1992	13.0	14.5	20.3	14.5	23.4	46.4		
1995	8.8	13.8	23.0	10.1	18.9	39.2		
1998	12.7	12.7	16.6	20.4	19.2	15.3		
2001	15.2	18.7	19.9	11.7	17.5	15.8		
2004	32.9	26.4	22.0	24.7	16.5	16.5		
2007	24.0	20.0	25.0	20.0	15.0	25.0		
Three-ye	ear change (per	cent)						
1992	-57.4	-39.8	-39.9	-52.6	107.1	ě		
1995	-32.3	-4.8	13.3	-30.3	-19.2	-15.5		
1998	44.3	-8.0	-27.8	102.0	1.6	-61.0		
2001	19.7	47.2	19.9	-42.6	-8.9	3.3		
2004	116.4	41.2	10.6	111.1	-5.7	4.4		
2007	-27.1	-24.2	13.6	-19.0	-9.1	51.5		

## Mean value of home–equity lines of credit for families with holdings By age of head



	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	nousands of 200	7 dollars)						
1989	35.8	38.8	53.2	57.4	34.3	9.0		
1992	37.5	21.8	29.7	33.2	39.8	50.2		
1995	11.8	23.0	26.9	29.3	20.0	29.7		
1998	13.0	21.7	22.4	31.5	25.2	29.0		
2001	21.0	22.1	41.9	32.0	27.1	18.2		
2004	39.8	36.7	46.1	57.0	35.3	29.4		
2007	39.5	33.6	44.1	42.6	29.7	39.3		
Three-ye	ear change (per	cent)						
1992	4.7	-43.8	-44.2	-42.2	16.0	457.8		
1995	-68.5	5.5	-9.4	-11.7	-49.7	-40.8		
1998	10.2	-5.7	-16.7	7.5	26.0	-2.4		
2001	61.5	1.8	87.1	1.6	7.5	-37.2		
2004	89.5	66.1	10.0	78.1	30.3	61.5		
2007	-0.8	-8.4	-4.3	-25.3	-15.9	33.7		

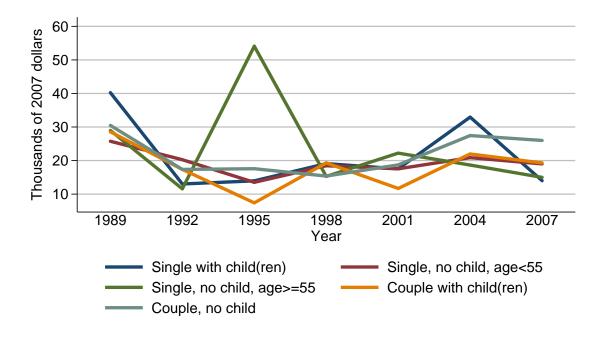
## Percent of families with home–equity lines of credit By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	1.8	0.6	1.8	3.8	4.7
1992	1.7	8.0	1.4	5.2	7.0
1995	0.5	1.7	0.6	3.2	4.3
1998	4.0	1.5	2.4	7.0	5.8
2001	3.0	2.1	1.2	6.8	6.6
2004	7.4	4.2	4.1	13.3	10.8
2007	6.7	5.8	4.3	10.0	10.9
Three-ye	ar change (percei	ntage points)			
1992	-0.1	0.2	-0.4	1.4	2.3
1995	-1.2	0.9	-0.8	-2.0	-2.7
1998	3.5	-0.2	1.8	3.8	1.5
2001	-1.0	0.6	-1.2	-0.2	0.8
2004	4.4	2.1	2.9	6.5	4.2
2007	-0.7	1.6	0.2	-3.3	0.1

### Median value of home-equity lines of credit for families with holdings

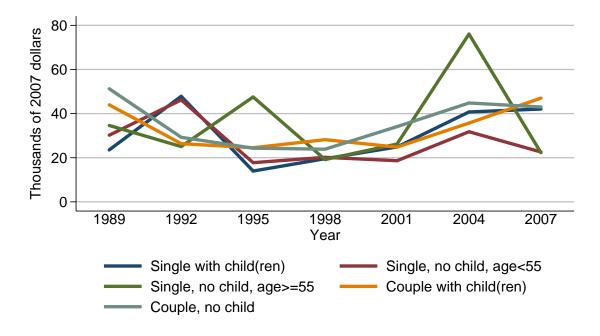
By family structure



	Family structure							
Year	Single with	Single, no	Single, no	Couple with	Couple, no			
	child(ren)	child,	child,	child(ren)	child			
		age<55	age≥55					
Level (the	ousands of 2007 o	dollars)						
1989	40.2	25.8	29.0	28.6	30.5			
1992	13.0	20.3	11.6	17.4	17.4			
1995	14.0	13.5	54.1	7.4	17.6			
1998	19.1	18.5	15.3	19.3	15.4			
2001	17.5	17.5	22.2	11.7	18.7			
2004	32.9	20.9	18.7	22.0	27.5			
2007	14.0	19.0	15.0	19.3	26.0			
Three-ye	ar change (percei	nt)						
1992	-67.7	-21.3	-60.0	-39.2	-43.0			
1995	7.7	-33.5	366.4	-57.5	1.1			
1998	36.4	37.0	-71.7	160.8	-12.5			
2001	-8.4	-5.4	45.1	-39.4	21.4			
2004	88.0	19.4	-15.8	88.0	47.1			
2007	-57.4	-9.1	-19.8	-12.3	-5.5			

### Mean value of home–equity lines of credit for families with holdings

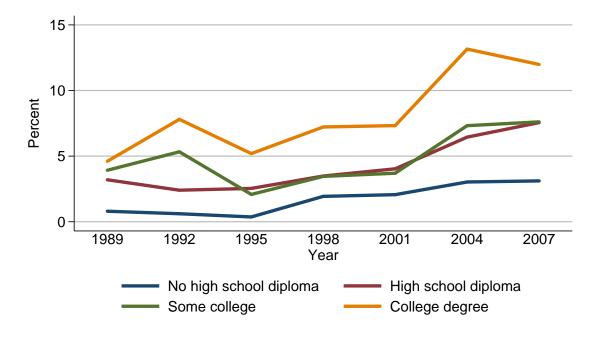
By family structure



					<del></del>
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	23.5	30.2	34.6	44.0	51.3
1992	47.8	46.2	25.1	26.4	29.2
1995	14.0	17.8	47.5	24.5	24.3
1998	19.6	20.2	19.2	28.2	23.9
2001	24.9	18.6	26.2	24.8	34.1
2004	40.7	31.8	76.1	35.7	44.8
2007	42.1	22.6	22.3	47.0	43.0
Three-ye	ar change (perce	nt)			
1992	103.4	53.0	-27.5	-40.0	-43.1
1995	-70.7	-61.5	89.2	-7.2	-16.8
1998	40.0	13.5	-59.6	15.1	-1.6
2001	27.0	-7.9	36.5	-12.1	42.7
2004	63.5	71.0	190.5	44.0	31.4
2007	3.4	-28.9	-70.7	31.7	-4.0

### Percent of families with home-equity lines of credit

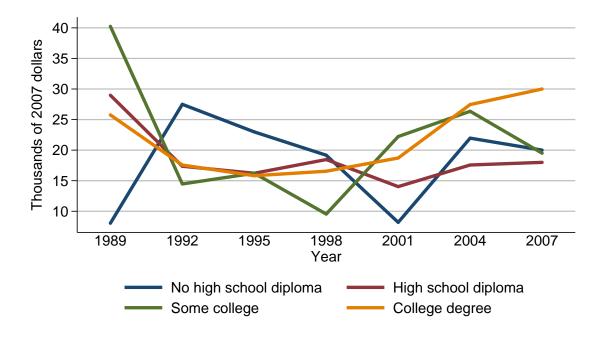
By education of head



r ercent of families with nome-equity lines of credit						
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (pe	rcent)					
1989	0.8	3.2	3.9	4.6		
1992	0.6	2.4	5.3	7.8		
1995	0.4	2.5	2.1	5.2		
1998	1.9	3.5	3.5	7.2		
2001	2.1	4.0	3.7	7.3		
2004	3.0	6.4	7.3	13.2		
2007	3.1	7.6	7.6	12.0		
Three-yea	ar change (percentage	points)				
1992	-0.2	-0.8	1.4	3.2		
1995	-0.2	0.1	-3.2	-2.6		
1998	1.5	1.0	1.4	2.0		
2001	0.2	0.5	0.2	0.1		
2004	0.9	2.4	3.6	5.9		
2007	0.1	1.2	0.3	-1.2		

### Median value of home-equity lines of credit for families with holdings

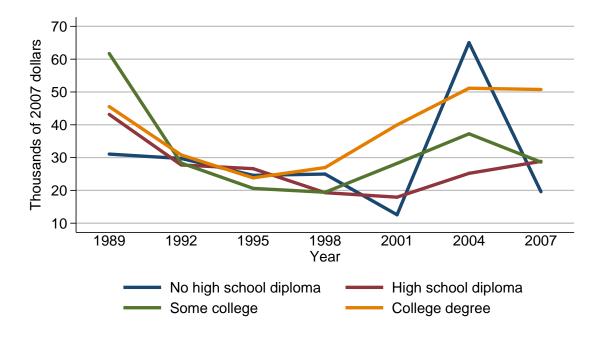
By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars)					
1989	8.0	29.0	40.2	25.8		
1992	27.5	17.4	14.5	17.6		
1995	23.0	16.2	16.2	15.8		
1998	19.2	18.5	9.5	16.6		
2001	8.2	14.0	22.2	18.7		
2004	22.0	17.6	26.4	27.5		
2007	20.0	18.0	19.5	30.0		
Three-yea	ar change (percent)					
1992	243.8	-40.0	-63.9	-31.8		
1995	-16.4	-6.9	11.7	-10.2		
1998	-16.5	14.2	-41.4	5.1		
2001	-57.3	-24.3	133.7	12.7		
2004	168.3	25.7	18.9	47.1		
2007	-9.1	2.3	-26.1	9.1		

### Mean value of home–equity lines of credit for families with holdings

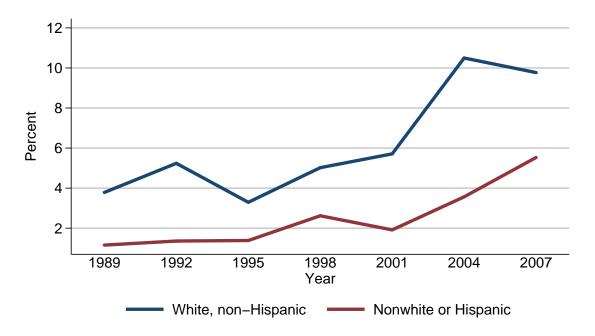
By education of head



		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	31.1	43.2	61.7	45.5		
1992	29.7	27.8	28.3	30.8		
1995	24.6	26.6	20.6	23.8		
1998	25.0	19.3	19.4	27.0		
2001	12.6	17.9	28.2	40.0		
2004	65.0	25.2	37.2	51.1		
2007	19.6	28.8	28.6	50.8		
Three-yea	ar change (percent)					
1992	-4.5	-35.6	-54.1	-32.3		
1995	-17.2	-4.3	-27.2	-22.7		
1998	1.6	-27.4	-5.8	13.4		
2001	-49.6	-7.3	45.4	48.1		
2004	415.9	40.8	31.9	27.8		
2007	-69.8	14.3	-23.1	-0.6		

### Percent of families with home-equity lines of credit

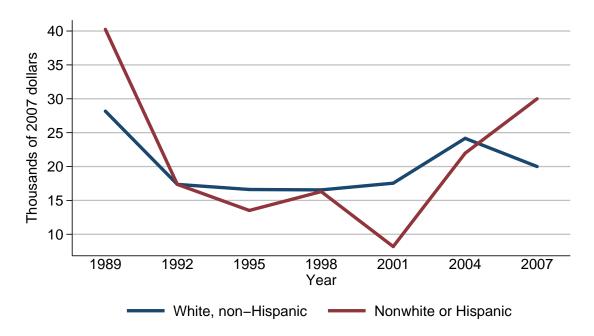
By race or ethnicity of respondent



	r crociit or idililico with home eq	any miss or oroun.			
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	3.8	1.2			
1992	5.2	1.4			
1995	3.3	1.4			
1998	5.0	2.6			
2001	5.7	1.9			
2004	10.5	3.6			
2007	9.8	5.5			
Three-year char	nge (percentage points)				
1992	1.4	0.2			
1995	-1.9	0.0			
1998	1.7	1.2			
2001	0.7	-0.7			
2004	4.8	1.7			
2007	-0.7	1.9			

### Median value of home-equity lines of credit for families with holdings

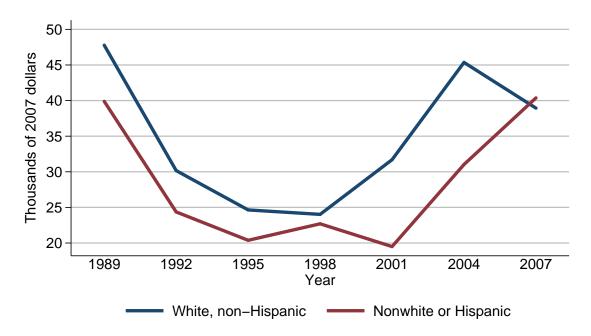
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	28.2	40.2			
1992	17.4	17.4			
1995	16.6	13.5			
1998	16.6	16.3			
2001	17.5	8.2			
2004	24.2	22.0			
2007	20.0	30.0			
Three-year char	nge (percent)				
1992	-38.3	-56.7			
1995	-4.6	-22.4			
1998	0.0	20.7			
2001	5.4	-49.7			
2004	38.3	168.3			
2007	-17.4	36.4			

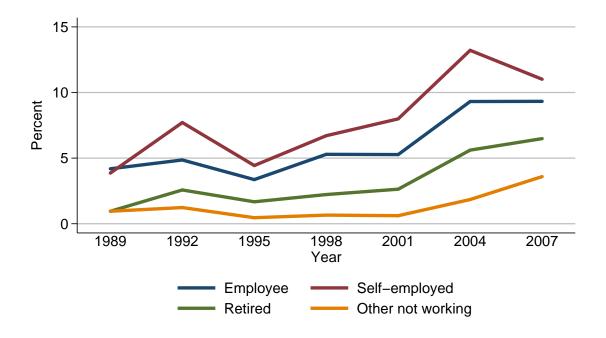
### Mean value of home–equity lines of credit for families with holdings

By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	47.8	39.9			
1992	30.2	24.4			
1995	24.6	20.4			
1998	24.0	22.7			
2001	31.7	19.5			
2004	45.4	31.0			
2007	38.9	40.4			
Three-year cha	nge (percent)				
1992	-36.8	-38.8			
1995	-18.5	-16.4			
1998	-2.4	11.3			
2001	32.1	-14.1			
2004	43.2	59.0			
2007	-14.3	30.3			

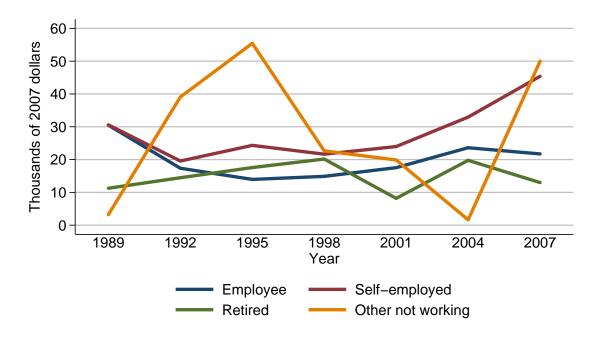
## Percent of families with home-equity lines of credit By current work status of head



Current work status of head					
Year	Employee	Self-employed	Retired	Other not working	
Level (perd	cent)				
1989	4.2	3.9	1.0	1.0	
1992	4.9	7.7	2.6	1.2	
1995	3.4	4.4	1.7	0.5	
1998	5.3	6.7	2.2	0.7	
2001	5.3	8.0	2.6	0.6	
2004	9.3	13.2	5.6	1.8	
2007	9.3	11.0	6.5	3.6	
Three-year	r change (percentag	ge points)			
1992	0.7	3.8	1.6	0.2	
1995	-1.5	-3.3	-0.9	-0.7	
1998	1.9	2.3	0.5	0.2	
2001	0.0	1.3	0.4	-0.1	
2004	4.0	5.2	3.0	1.2	
2007	0.0	-2.2	0.9	1.8	

### Median value of home-equity lines of credit for families with holdings

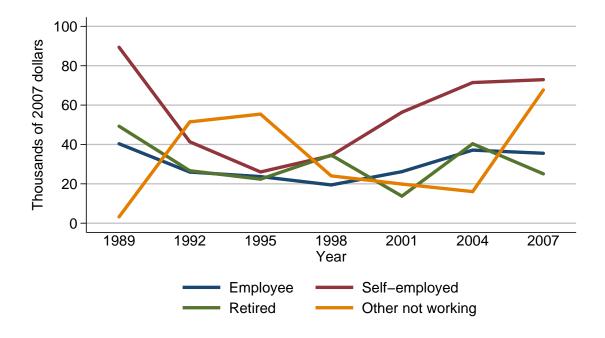
By current work status of head



		<u> </u>		
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	usands of 2007 doll	lars)		
1989	30.5	30.6	11.3	3.2
1992	17.4	19.6	14.5	39.1
1995	14.0	24.3	17.6	55.4
1998	14.9	21.6	20.2	22.7
2001	17.5	24.0	8.2	19.9
2004	23.6	32.9	19.8	1.6
2007	21.7	45.4	13.0	50.0
Three-yea	r change (percent)			
1992	-43.0	-35.9	28.3	1121.9
1995	-19.5	24.0	21.4	41.7
1998	6.4	-11.1	14.8	-59.0
2001	17.4	11.1	-59.4	-12.3
2004	34.9	37.1	141.5	-92.0
2007	-8.1	38.0	-34.3	3025.0

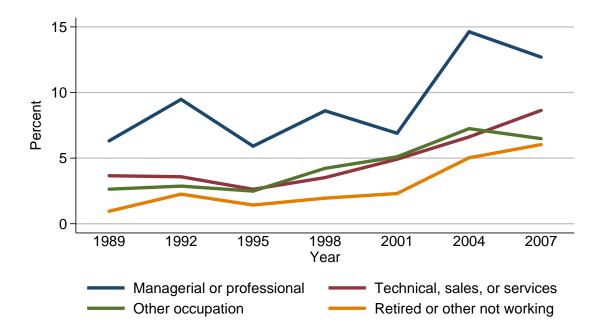
### Mean value of home–equity lines of credit for families with holdings

By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (tho	usands of 2007 doll	ars)		
1989	40.4	89.4	49.3	3.2
1992	26.0	41.4	26.7	51.5
1995	23.7	26.0	22.4	55.4
1998	19.4	34.4	34.6	24.0
2001	26.2	56.4	13.8	19.9
2004	37.1	71.5	40.4	16.1
2007	35.5	72.9	25.1	67.7
Three-yea	ar change (percent)			
1992	-35.6	-53.7	-45.8	1509.4
1995	-8.8	-37.2	-16.1	7.6
1998	-18.1	32.3	54.5	-56.7
2001	35.1	64.0	-60.1	-17.1
2004	41.6	26.8	192.8	-19.1
2007	-4.3	2.0	-37.9	320.5

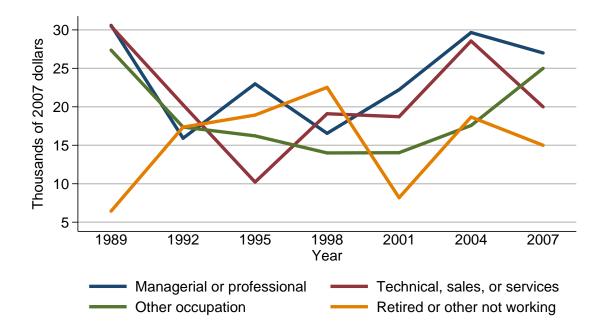
## Percent of families with home–equity lines of credit By current occupation of head



	1 0100111 0	i idiiiiiles witti ileille et	quity iii.oo oi oi ou.	•
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	6.3	3.7	2.6	1.0
1992	9.5	3.6	2.9	2.3
1995	5.9	2.6	2.5	1.4
1998	8.6	3.5	4.2	2.0
2001	6.9	4.9	5.1	2.3
2004	14.6	6.6	7.2	5.0
2007	12.7	8.6	6.5	6.0
Three-yea	ar change (percentag	e points)		
1992	3.2	-0.1	0.3	1.3
1995	-3.6	-1.0	-0.4	-0.9
1998	2.7	0.9	1.7	0.6
2001	-1.7	1.4	0.9	0.3
2004	7.7	1.7	2.1	2.7
2007	-1.9	2.0	-0.7	1.0

### Median value of home-equity lines of credit for families with holdings

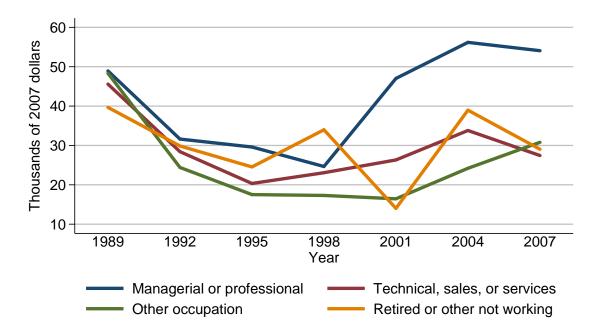
By current occupation of head



		Current occupa	ation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	ousands of 2007 dolla	nrs)				
1989	30.6	30.5	27.4	6.4		
1992	15.9	20.3	17.4	17.4		
1995	23.0	10.2	16.2	18.9		
1998	16.6	19.1	14.0	22.5		
2001	22.2	18.7	14.0	8.2		
2004	29.7	28.6	17.6	18.7		
2007	27.0	20.0	25.0	15.0		
Three-yea	ar change (percent)					
1992	-48.0	-33.4	-36.5	171.9		
1995	44.7	-49.8	-6.9	8.6		
1998	-27.8	87.3	-13.6	19.0		
2001	33.7	-2.1	0.0	-63.6		
2004	33.8	52.9	25.7	128.0		
2007	-9.1	-30.1	42.0	-19.8		

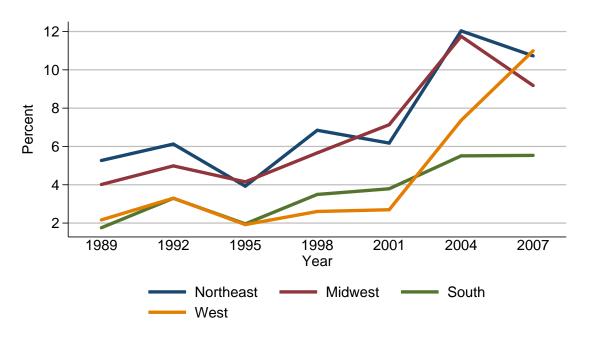
### Mean value of home–equity lines of credit for families with holdings

By current occupation of head



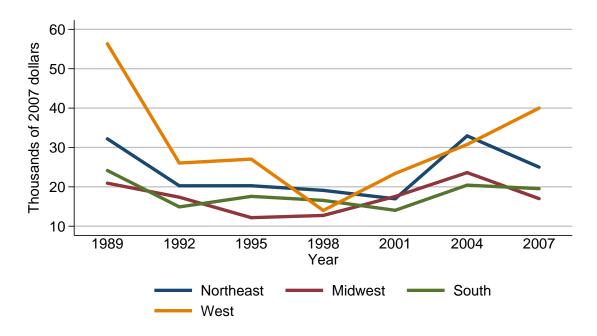
	Current occupation of head					
Year	Managerial or Technical, sales,		Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	ousands of 2007 dolla	nrs)				
1989	48.9	45.6	48.3	39.7		
1992	31.6	28.4	24.4	29.9		
1995	29.6	20.3	17.5	24.5		
1998	24.7	23.1	17.3	34.0		
2001	47.0	26.3	16.5	14.0		
2004	56.2	33.8	24.2	39.0		
2007	54.1	27.5	30.8	29.0		
Three-yea	ar change (percent)					
1992	-35.4	-37.7	-49.5	-24.7		
1995	-6.3	-28.5	-28.3	-18.1		
1998	-16.6	13.8	-1.1	38.8		
2001	90.3	13.9	-4.6	-58.8		
2004	19.6	28.5	46.7	178.6		
2007	-3.7	-18.6	27.3	-25.6		

## Percent of families with home–equity lines of credit By region



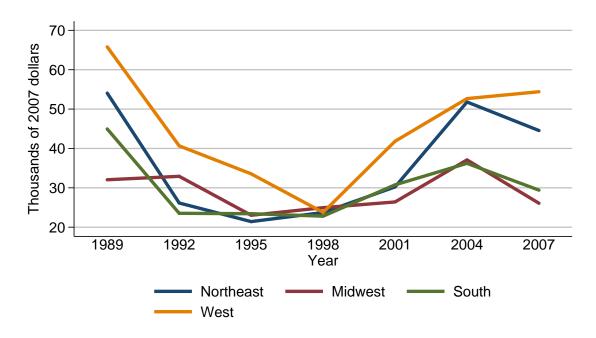
Year	Northeast	Midwest	South	West
Level (perc	cent)			
1989	5.3	4.0	1.8	2.2
1992	6.1	5.0	3.3	3.3
1995	3.9	4.2	2.0	1.9
1998	6.8	5.7	3.5	2.6
2001	6.2	7.1	3.8	2.7
2004	12.0	11.7	5.5	7.4
2007	10.7	9.2	5.5	11.0
Three-year	r change (percentage	points)		
1992	0.8	1.0	1.5	1.1
1995	-2.2	-0.8	-1.3	-1.4
1998	2.9	1.5	1.5	0.7
2001	-0.6	1.4	0.3	0.1
2004	5.8	4.6	1.7	4.7
2007	-1.3	-2.5	0.0	3.6

## Median value of home–equity lines of credit for families with holdings By region



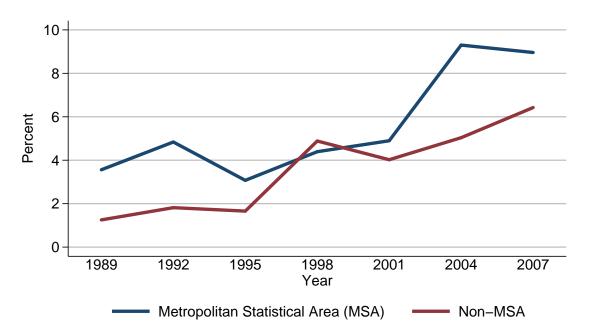
	Region				
Year	Northeast	Midwest	South	West	
Level (thou	ısands of 2007 dollar	rs)			
1989	32.2	20.9	24.1	56.3	
1992	20.3	17.4	14.9	26.0	
1995	20.3	12.2	17.6	27.0	
1998	19.1	12.7	16.6	14.0	
2001	17.0	17.5 14.0		23.4	
2004	32.9	23.6	20.4	30.8	
2007	25.0	17.0	19.5	40.0	
Three-year	r change (percent)				
1992	-37.0	-16.7	-38.2	-53.8	
1995	0.0	-29.9	18.1	3.8	
1998	-5.9	4.1	-5.7	-48.1	
2001	-11.0	37.8	-15.7	67.1	
2004	93.5	34.9	45.7	31.6	
2007	-24.0	-28.0	-4.4	29.9	

## Mean value of home–equity lines of credit for families with holdings By region



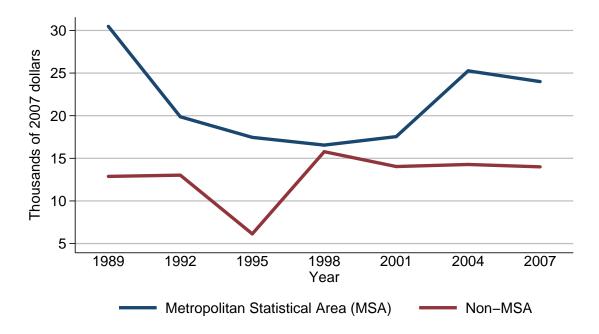
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	54.1	32.1	45.0	65.8
1992	26.2	32.9	23.5	40.7
1995	21.4	23.0	23.4	33.6
1998	23.7	25.0	22.8	23.8
2001	30.2	26.4	30.8	41.8
2004	51.8	37.1	36.2	52.7
2007	44.6 26.1		29.4	54.4
Three-year	r change (percent)			
1992	-51.6	2.5	-47.8	-38.1
1995	-18.3	-30.1	-0.4	-17.4
1998	10.7	8.7	-2.6	-29.2
2001	27.4	5.6	35.1	75.6
2004	71.5	40.5	17.5	26.1
2007	-13.9	-29.6	-18.8	3.2

## Percent of families with home–equity lines of credit By urbanicity



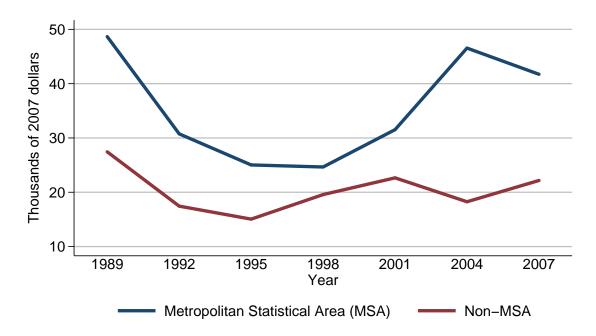
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
l oval /paras	(MSA)				
Level (perce	•				
1989	3.6	1.3			
1992	4.8	1.8			
1995	3.1	1.7			
1998	4.4	4.9			
2001	4.9	4.0			
2004	9.3	5.0			
2007	9.0	6.4			
Three-year	change (percentage points)				
1992	1.2	0.5			
1995	-1.7	-0.1			
1998	1.3	3.2			
2001	0.5	-0.9			
2004	4.4	1.0			
2007	-0.3	1.4			

# Median value of home–equity lines of credit for families with holdings By urbanicity



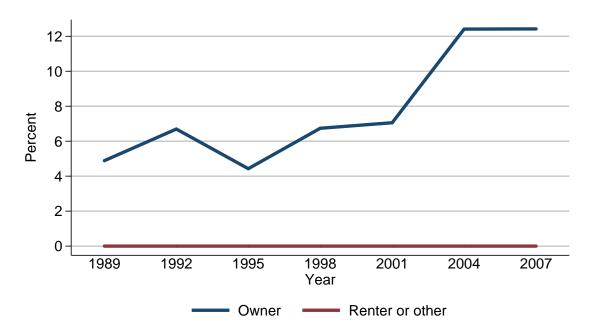
-	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousand	ds of 2007 dollars)	
1989	30.5	12.9
1992	19.9	13.0
1995	17.5	6.1
1998	16.6	15.8
2001	17.5	14.0
2004	25.3	14.3
2007	24.0	14.0
Three-year cha	ange (percent)	
1992	-34.8	0.8
1995	-12.1	-53.1
1998	-5.1	159.0
2001	5.4	-11.4
2004	44.6	2.1
2007	-5.1	-2.1

## Mean value of home–equity lines of credit for families with holdings By urbanicity



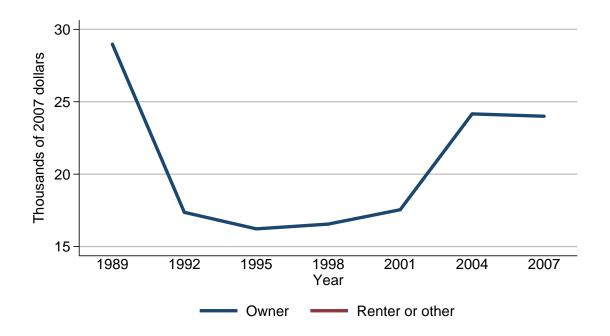
IV	lean value of home-equity lines of credit for	iaiiiiles with holdings
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thous	ands of 2007 dollars)	
1989	48.7	27.4
1992	30.8	17.4
1995	25.0	15.1
1998	24.7	19.6
2001	31.5	22.7
2004	46.6	18.3
2007	41.7	22.2
Three-year o	change (percent)	
1992	-36.8	-36.5
1995	-18.8	-13.2
1998	-1.2	29.8
2001	27.5	15.8
2004	47.9	-19.4
2007	-10.5	21.3

## Percent of families with home–equity lines of credit By housing status



		· · · ·
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	4.9	0.0
1992	6.7	0.0
1995	4.4	0.0
1998	6.7	0.0
2001	7.1	0.0
2004	12.4	0.0
2007	12.4	0.0
Three-year chang	ge (percentage points)	
1992	1.8	0.0
1995	-2.3	0.0
1998	2.3	0.0
2001	0.4	0.0
2004	5.3	0.0
2007	0.0	0.0

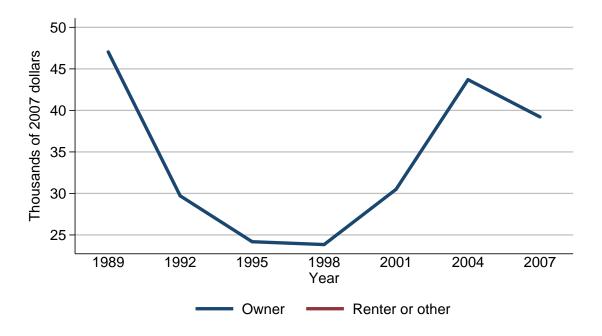
## Median value of home–equity lines of credit for families with holdings By housing status



	Но	using status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	29.0	
1992	17.4	
1995	16.2	
1998	16.6	
2001	17.5	
2004	24.2	
2007	24.0	
Three-year change	e (percent)	
1992	-40.0	
1995	-6.9	
1998	2.5	
2001	5.4	
2004	38.3	
2007	-0.8	

### Mean value of home–equity lines of credit for families with holdings

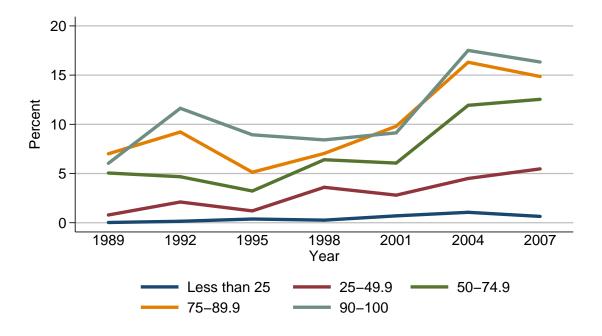
By housing status



and or morne equity miles or a	Tout for familios with from the
Ho	ousing status
Owner	Renter or other
of 2007 dollars)	
47.0	
29.7	
24.2	
23.8	
30.5	
43.7	
39.2	
e (percent)	
-36.8	
-18.5	
-1.7	
28.2	
43.3	
-10.3	
	Owner of 2007 dollars) 47.0 29.7 24.2 23.8 30.5 43.7 39.2 e (percent) -36.8 -18.5 -1.7 28.2 43.3

### Percent of families with home-equity lines of credit

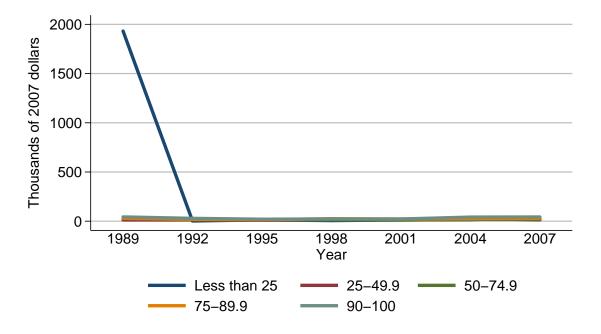
By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	0.0	8.0	5.1	7.0	6.0
1992	0.1	2.1	4.7	9.2	11.6
1995	0.4	1.2	3.2	5.1	8.9
1998	0.3	3.6	6.4	7.0	8.4
2001	0.7	2.8	6.1	9.8	9.1
2004	1.1	4.5	11.9	16.3	17.5
2007	0.6	5.5	12.5	14.9	16.3
Three-ye	ear change (percen	tage points)			
1992	0.1	1.3	-0.4	2.2	5.6
1995	0.3	-0.9	-1.5	-4.1	-2.7
1998	-0.1	2.4	3.2	1.9	-0.5
2001	0.4	-0.8	-0.3	2.8	0.7
2004	0.4	1.7	5.8	6.5	8.4
2007	-0.5	1.0	0.6	-1.4	-1.2

### Median value of home–equity lines of credit for families with holdings

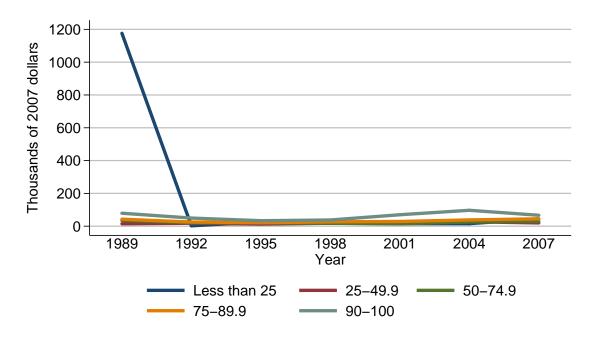
By percentile of net worth



					- 3 -	
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	1931.9	13.3	30.5	29.0	43.5	
1992	2.3	13.0	14.9	19.6	28.9	
1995	14.0	9.5	16.2	15.5	20.3	
1998	6.3	15.3	14.0	25.5	22.9	
2001	12.9	14.0	11.7	22.2	22.2	
2004	16.5	26.4	18.6	25.3	41.7	
2007	34.0	14.0	19.0	30.0	43.0	
Three-ye	ear change (percen	t)				
1992	-99.9	-2.3	-51.1	-32.4	-33.6	
1995	508.7	-26.9	8.7	-20.9	-29.8	
1998	-55.0	61.1	-13.6	64.5	12.8	
2001	104.8	-8.5	-16.4	-12.9	-3.1	
2004	27.9	88.6	59.0	14.0	87.8	
2007	106.1	-47.0	2.2	18.6	3.1	

## Mean value of home–equity lines of credit for families with holdings

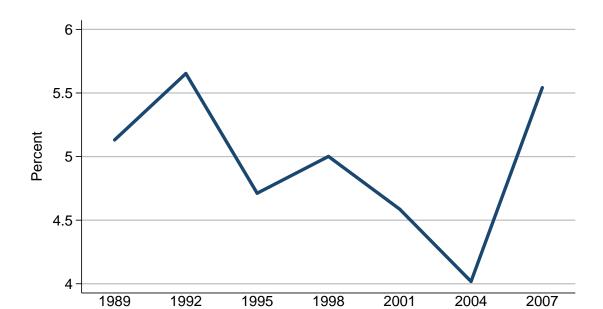
By percentile of net worth



Mean value of home-equity lines of credit for families with holdings

					<u> </u>
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	1176.1	14.9	34.7	42.8	79.1
1992	2.3	18.1	21.2	25.4	49.6
1995	26.4	13.1	20.4	21.3	33.5
1998	17.6	18.3	18.0	26.6	37.8
2001	15.9	19.2	15.1	28.9	69.9
2004	15.6	27.1	25.6	38.3	97.0
2007	44.9	19.9	28.8	45.1	66.7
Three-ye	ear change (percen	t)			
1992	-99.8	21.5	-38.9	-40.7	-37.3
1995	1047.8	-27.6	-3.8	-16.1	-32.5
1998	-33.3	39.7	-11.8	24.9	12.8
2001	-9.7	4.9	-16.1	8.6	84.9
2004	-1.9	41.1	69.5	32.5	38.8
2007	187.8	-26.6	12.5	17.8	-31.2

# Percent of families with other residential real estate debt For all families

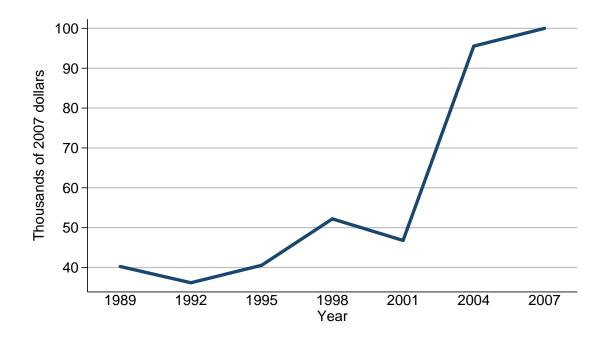


Percent of families with other residential real estate debt

Year

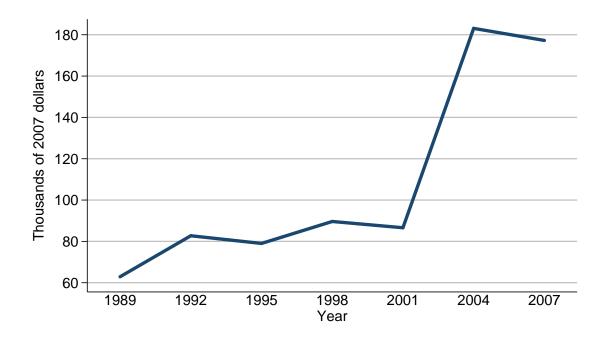
Year	All families			
Level (percent)				
1989	5.1			
1992	5.7			
1995	4.7			
1998	5.0			
2001	4.6			
2004	4.0			
2007	5.5			
Three-year change (percentage )	points)			
1992	0.6			
1995	-1.0			
1998	0.3			
2001	-0.4			
2004	-0.6			
2007	1.5			

# Median value of other residential real estate debt for families with holdings For all families



median value of other residential real estate debt for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	40.2				
1992	36.2				
1995	40.6				
1998	52.2				
2001	46.8				
2004	95.6				
2007	100.0				
Three-year change (percent)					
1992	-10.0				
1995	12.2				
1998	28.6				
2001	-10.3				
2004	104.3				
2007	4.6				

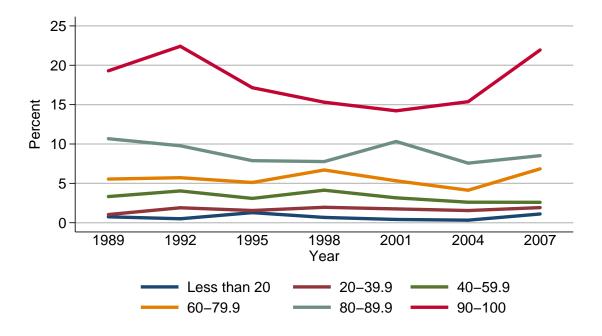
# Mean value of other residential real estate debt for families with holdings For all families



Mean value of other residential real estate debt for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	62.9				
1992	82.7				
1995	79.0				
1998	89.6				
2001	86.6				
2004	183.1				
2007	177.3				
Three-year change (percent)					
1992	31.5				
1995	-4.5				
1998	13.4				
2001	-3.3				
2004	111.4				
2007	-3.2				

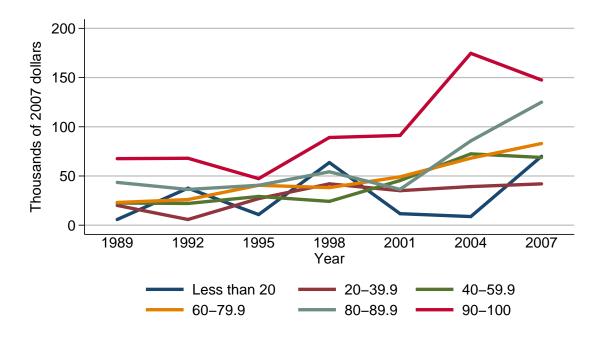
## Percent of families with other residential real estate debt

By percentile of income



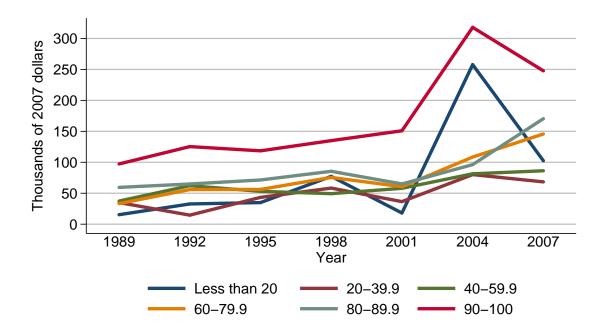
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	8.0	1.0	3.3	5.5	10.7	19.3	
1992	0.5	1.9	4.0	5.7	9.8	22.4	
1995	1.3	1.6	3.1	5.1	7.9	17.2	
1998	0.7	2.0	4.1	6.7	7.8	15.3	
2001	0.4	1.8	3.2	5.3	10.3	14.2	
2004	0.3	1.5	2.6	4.1	7.6	15.4	
2007	1.1	1.9	2.6	6.8	8.5	21.9	
Three-ye	ear change (pei	centage points	s)				
1992	-0.3	0.9	0.7	0.2	-0.9	3.1	
1995	8.0	-0.3	-0.9	-0.6	-1.9	-5.2	
1998	-0.6	0.4	1.0	1.6	-0.1	-1.9	
2001	-0.3	-0.2	-0.9	-1.4	2.5	-1.1	
2004	-0.1	-0.3	-0.6	-1.2	-2.7	1.2	
2007	8.0	0.4	0.0	2.7	0.9	6.5	

## Median value of other residential real estate debt for families with holdings By percentile of income



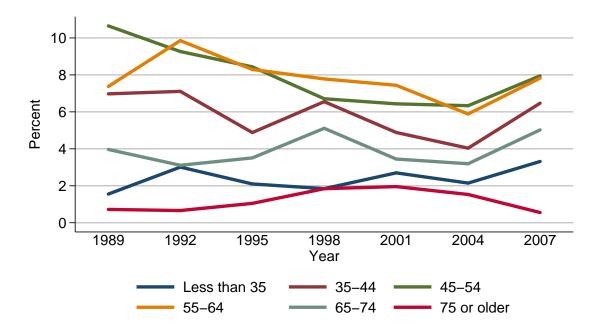
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	5.8	20.1	22.5	23.1	43.5	67.6		
1992	37.6	5.8	22.1	26.0	36.3	68.0		
1995	10.8	27.0	29.2	40.6	40.6	47.3		
1998	63.7	42.0	24.2	38.2	54.3	89.1		
2001	11.7	35.1	45.4	49.1	36.4	91.2		
2004	8.8	39.3	72.5	68.1	85.7	174.6		
2007	70.0	42.0	68.8	83.0	125.0	147.5		
Three-ye	ear change (per	rcent)						
1992	548.3	-71.1	-1.8	12.6	-16.6	0.6		
1995	-71.3	365.5	32.1	56.2	11.8	-30.4		
1998	489.8	55.6	-17.1	-5.9	33.7	88.4		
2001	-81.6	-16.4	87.6	28.5	-33.0	2.4		
2004	-24.8	12.0	59.7	38.7	135.4	91.4		
2007	695.5	6.9	-5.1	21.9	45.9	-15.5		

## Mean value of other residential real estate debt for families with holdings By percentile of income



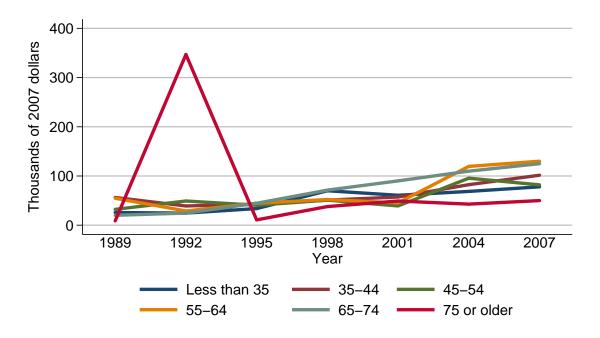
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	15.3	34.9	37.4	33.2	59.5	97.4		
1992	32.7	14.6	62.2	56.0	65.0	125.4		
1995	34.9	43.3	53.1	56.2	71.4	118.5		
1998	77.3	58.3	49.3	75.5	85.4	135.0		
2001	18.1	36.5	58.0	60.6	65.0	150.9		
2004	257.7	80.1	81.4	108.5	96.2	317.9		
2007	102.5	68.4	86.3	145.7	170.4	247.7		
Three-ye	ear change (pei	rcent)						
1992	113.7	-58.2	66.3	68.7	9.2	28.7		
1995	6.7	196.6	-14.6	0.4	9.8	-5.5		
1998	121.5	34.6	-7.2	34.3	19.6	13.9		
2001	-76.6	-37.4	17.6	-19.7	-23.9	11.8		
2004	1323.8	119.5	40.3	79.0	48.0	110.7		
2007	-60.2	-14.6	6.0	34.3	77.1	-22.1		

# Percent of families with other residential real estate debt By age of head



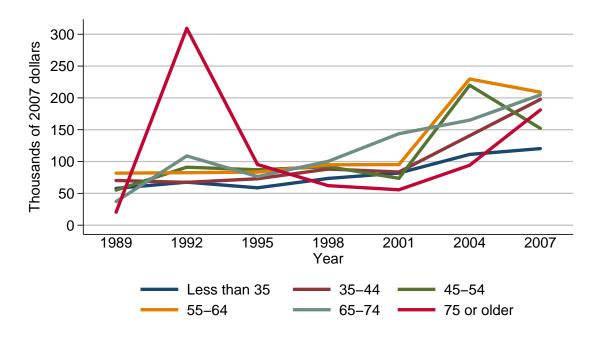
	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (pe	ercent)						
1989	1.6	7.0	10.7	7.4	4.0	0.7	
1992	3.0	7.1	9.3	9.9	3.1	0.7	
1995	2.1	4.9	8.4	8.3	3.5	1.0	
1998	1.8	6.6	6.7	7.8	5.1	1.8	
2001	2.7	4.9	6.4	7.4	3.4	2.0	
2004	2.1	4.0	6.3	5.9	3.2	1.5	
2007	3.3	6.5	8.0	7.8	5.0	0.6	
Three-ye	ear change (per	centage point	s)				
1992	1.4	0.1	-1.4	2.5	-0.9	0.0	
1995	-0.9	-2.2	-0.9	-1.6	0.4	0.3	
1998	-0.3	1.7	-1.7	-0.5	1.6	0.8	
2001	0.9	-1.7	-0.3	-0.4	-1.7	0.2	
2004	-0.6	-0.9	-0.1	-1.5	-0.2	-0.5	
2007	1.2	2.5	1.7	1.9	1.8	-0.9	

## Median value of other residential real estate debt for families with holdings By age of head



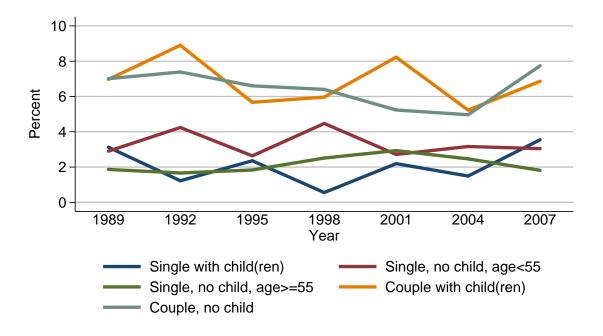
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	25.8	56.3	32.2	54.7	20.1	8.9		
1992	24.6	39.1	49.2	28.9	24.6	346.9		
1995	33.8	43.0	40.6	44.6	44.6	10.8		
1998	70.0	50.9	50.9	52.2	71.3	37.9		
2001	60.8	57.3	39.2	45.4	90.1	49.1		
2004	68.6	82.4	95.6	119.5	109.8	42.8		
2007	78.0	101.6	82.0	130.0	125.0	50.0		
Three-ye	ear change (per	cent)						
1992	-4.7	-30.6	52.8	-47.2	22.4	3797.8		
1995	37.4	10.0	-17.5	54.3	81.3	-96.9		
1998	107.1	18.4	25.4	17.0	59.9	250.9		
2001	-13.1	12.6	-23.0	-13.0	26.4	29.6		
2004	12.8	43.8	143.9	163.2	21.9	-12.8		
2007	13.7	23.3	-14.2	8.8	13.8	16.8		

## Mean value of other residential real estate debt for families with holdings By age of head



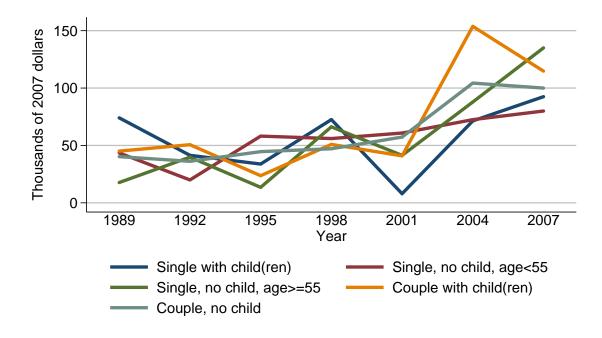
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	57.8	70.2	55.1	81.7	37.1	20.4		
1992	67.6	67.4	91.1	82.5	108.8	309.2		
1995	58.7	73.0	87.1	83.4	76.5	95.4		
1998	73.5	88.2	91.9	94.9	100.3	62.1		
2001	82.0	83.5	73.7	95.2	143.7	55.6		
2004	111.2	140.6	219.9	229.7	165.0	94.2		
2007	120.4	197.6	152.1	208.9	204.7	181.1		
Three-ye	ear change (per	cent)						
1992	17.0	-4.0	65.3	1.0	193.3	1415.7		
1995	-13.2	8.3	-4.4	1.1	-29.7	-69.1		
1998	25.2	20.8	5.5	13.8	31.1	-34.9		
2001	11.6	-5.3	-19.8	0.3	43.3	-10.5		
2004	35.6	68.4	198.4	141.3	14.8	69.4		
2007	8.3	40.5	-30.8	-9.1	24.1	92.3		

# Percent of families with other residential real estate debt By family structure



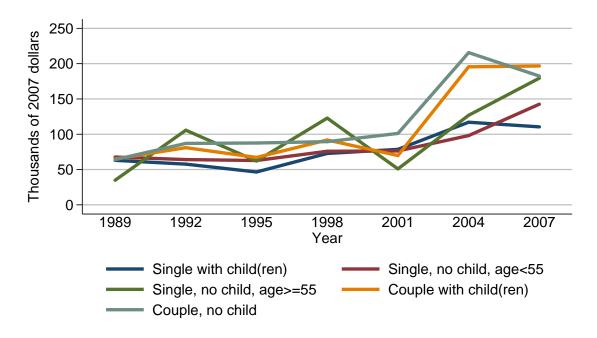
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	3.1	2.9	1.9	7.0	7.0
1992	1.2	4.2	1.7	8.9	7.4
1995	2.4	2.6	1.8	5.7	6.6
1998	0.6	4.5	2.5	6.0	6.4
2001	2.2	2.7	2.9	8.2	5.2
2004	1.5	3.2	2.5	5.2	5.0
2007	3.5	3.0	1.8	6.9	7.7
Three-ye	ar change (percei	ntage points)			
1992	-1.9	1.3	-0.2	1.9	0.4
1995	1.2	-1.6	0.1	-3.2	-0.8
1998	-1.8	1.9	0.7	0.3	-0.2
2001	1.6	-1.8	0.4	2.2	-1.2
2004	-0.7	0.5	-0.4	-3.0	-0.2
2007	2.0	-0.2	-0.7	1.7	2.7

## Median value of other residential real estate debt for families with holdings By family structure



					o.ugo
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	74.1	43.5	17.7	45.1	40.2
1992	41.4	20.0	39.8	50.6	36.2
1995	33.8	58.1	13.5	23.7	44.6
1998	72.5	56.0	66.2	50.9	47.1
2001	8.0	60.8	41.4	40.9	57.3
2004	71.4	72.5	87.9	153.8	104.3
2007	92.5	80.0	135.0	114.8	100.0
Three-ye	ar change (perce	nt)			
1992	-44.1	-54.0	124.9	12.2	-10.0
1995	-18.4	190.5	-66.1	-53.2	23.2
1998	114.5	-3.6	390.4	114.8	5.6
2001	-89.0	8.6	-37.5	-19.6	21.7
2004	792.5	19.2	112.3	276.0	82.0
2007	29.6	10.3	53.6	-25.4	-4.1

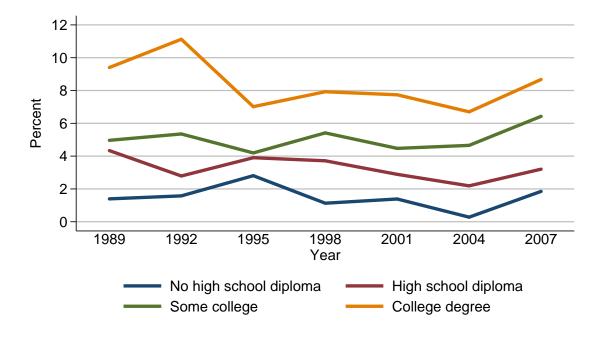
## Mean value of other residential real estate debt for families with holdings By family structure



					ge
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	63.0	67.7	34.8	65.0	64.0
1992	57.7	64.1	105.7	81.0	87.0
1995	46.5	62.8	62.1	67.2	87.6
1998	72.8	75.9	122.8	91.9	89.5
2001	78.6	76.3	50.9	69.8	101.2
2004	117.0	98.1	126.9	195.5	215.6
2007	110.5	142.6	179.5	196.7	182.4
Three-yea	ar change (perce	nt)			
1992	-8.4	-5.3	203.7	24.6	35.9
1995	-19.4	-2.0	-41.2	-17.0	0.7
1998	56.6	20.9	97.7	36.8	2.2
2001	8.0	0.5	-58.6	-24.0	13.1
2004	48.9	28.6	149.3	180.1	113.0
2007	-5.6	45.4	41.4	0.6	-15.4

## Percent of families with other residential real estate debt

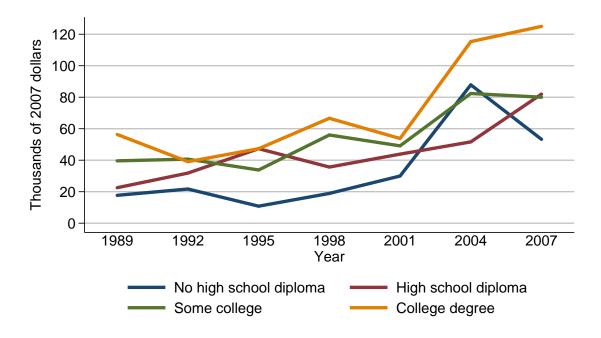
By education of head



	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	1.4	4.3	5.0	9.4	
1992	1.6	2.8	5.4	11.1	
1995	2.8	3.9	4.2	7.0	
1998	1.1	3.7	5.4	7.9	
2001	1.4	2.9	4.5	7.7	
2004	0.3	2.2	4.7	6.7	
2007	1.9	3.2	6.4	8.7	
Three-yea	ar change (percentage	points)			
1992	0.2	-1.5	0.4	1.7	
1995	1.2	1.1	-1.2	-4.1	
1998	-1.7	-0.2	1.2	0.9	
2001	0.3	-0.8	-0.9	-0.2	
2004	-1.1	-0.7	0.2	-1.0	
2007	1.6	1.0	1.7	2.0	

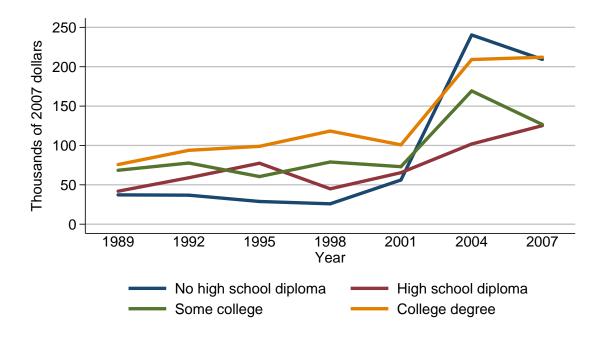
## Median value of other residential real estate debt for families with holdings

By education of head



		Education	n of head			
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	17.7	22.5	39.6	56.3		
1992	21.7	31.8	40.7	39.1		
1995	10.8	47.3	33.8	47.3		
1998	18.9	35.6	56.0	66.6		
2001	30.0	43.9	49.1	53.8		
2004	87.9	51.6	82.4	115.3		
2007	53.3	82.0	80.0	125.0		
Three-yea	ar change (percent)					
1992	22.6	41.3	2.8	-30.6		
1995	-50.2	48.7	-17.0	21.0		
1998	75.0	-24.7	65.7	40.8		
2001	58.7	23.3	-12.3	-19.2		
2004	193.0	17.5	67.8	114.3		
2007	-39.4	58.9	-2.9	8.4		

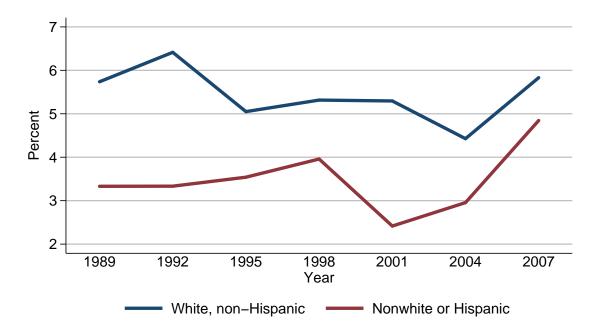
## Mean value of other residential real estate debt for families with holdings By education of head



		Education	n of head	of head			
Year	No high school	High school	Some college	College degree			
	diploma	diploma					
Level (tho	ousands of 2007 dollars	s)					
1989	37.2	41.9	68.5	75.7			
1992	36.9	59.0	77.7	93.8			
1995	28.8	77.4	60.5	98.9			
1998	25.9	44.9	79.0	118.3			
2001	56.2	65.5	73.1	100.8			
2004	240.3	101.9	169.3	209.1			
2007	209.3	125.2	126.6	212.1			
Three-yea	ar change (percent)						
1992	-0.8	40.8	13.4	23.9			
1995	-22.0	31.2	-22.1	5.4			
1998	-10.1	-42.0	30.6	19.6			
2001	117.0	45.9	-7.5	-14.8			
2004	327.6	55.6	131.6	107.4			
2007	-12.9	22.9	-25.2	1.4			

## Percent of families with other residential real estate debt

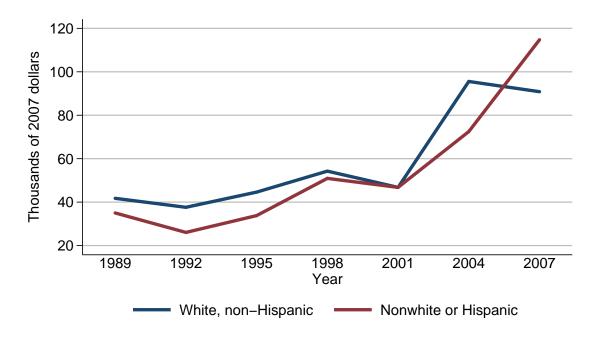
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	5.7	3.3			
1992	6.4	3.3			
1995	5.1	3.5			
1998	5.3	4.0			
2001	5.3	2.4			
2004	4.4	3.0			
2007	5.8	4.8			
Three-year char	nge (percentage points)				
1992	0.7	0.0			
1995	-1.3	0.2			
1998	0.2	0.5			
2001	0.0	-1.6			
2004	-0.9	0.6			
2007	1.4	1.8			

## Median value of other residential real estate debt for families with holdings

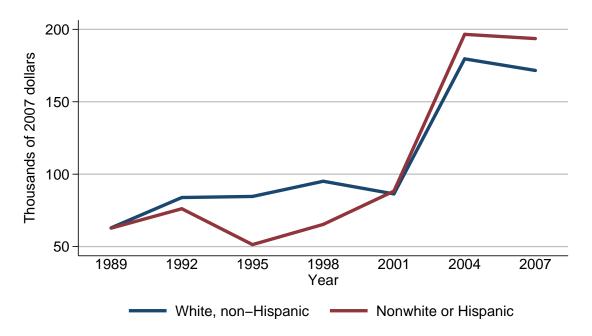
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	41.7	35.0			
1992	37.6	26.0			
1995	44.6	33.8			
1998	54.3	50.9			
2001	46.8	46.8			
2004	95.6	72.5			
2007	90.8	114.8			
Three-year cha	nge (percent)				
1992	-9.8	-25.7			
1995	18.6	30.0			
1998	21.7	50.6			
2001	-13.8	-8.1			
2004	104.3	54.9			
2007	-5.0	58.2			

## Mean value of other residential real estate debt for families with holdings

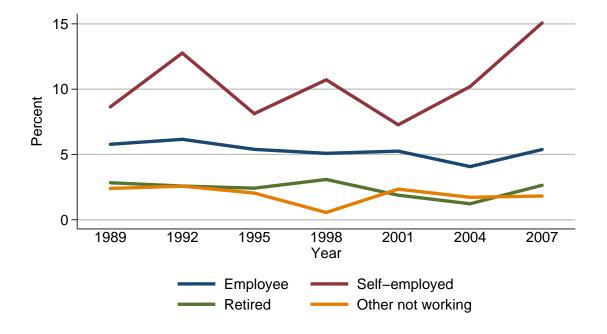
By race or ethnicity of respondent



	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	62.9	62.7	
1992	83.9	76.1	
1995	84.6	51.4	
1998	95.1	65.3	
2001	86.4	88.3	
2004	179.6	196.6	
2007	171.6	193.6	
Three-year cha	ange (percent)		
1992	33.4	21.4	
1995	0.8	-32.5	
1998	12.4	27.0	
2001	-9.1	35.2	
2004	107.9	122.7	
2007	-4.5	-1.5	

## Percent of families with other residential real estate debt

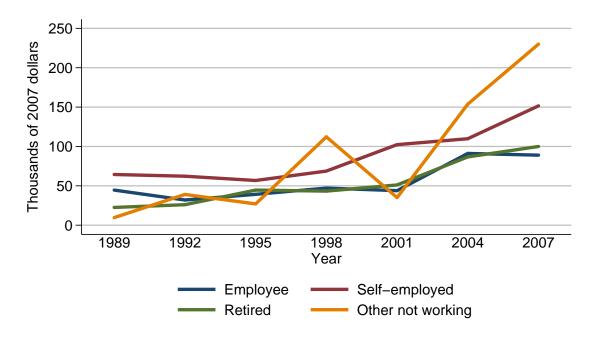
By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perd	cent)			
1989	5.8	8.6	2.8	2.4
1992	6.2	12.8	2.6	2.6
1995	5.4	8.1	2.4	2.0
1998	5.1	10.7	3.1	0.6
2001	5.3	7.3	1.9	2.3
2004	4.1	10.2	1.2	1.7
2007	5.4	15.1	2.6	1.8
Three-year	r change (percentag	ge points)		
1992	0.4	4.2	-0.2	0.2
1995	-0.8	-4.7	-0.2	-0.6
1998	-0.3	2.6	0.7	-1.4
2001	0.2	-3.4	-1.2	1.7
2004	-1.2	2.9	-0.7	-0.6
2007	1.3	4.9	1.4	0.1

### Median value of other residential real estate debt for families with holdings

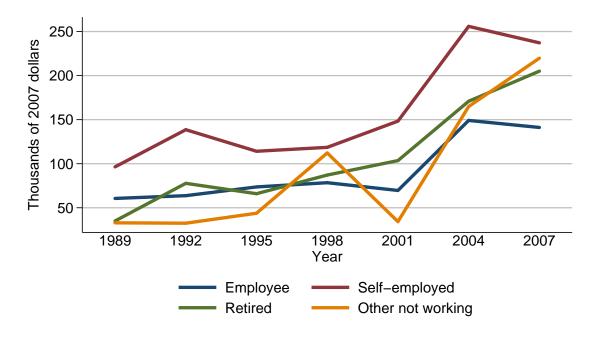
By current work status of head



	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (thou	usands of 2007 doll	ars)			
1989	44.6	64.4	22.5	9.7	
1992	32.0	62.2	26.0	39.1	
1995	39.2	56.8	44.6	27.0	
1998	47.1	68.8	43.3	112.2	
2001	43.9	102.3	51.1	35.1	
2004	91.2	109.8	86.8	153.8	
2007	88.9	151.6	100.0	230.0	
Three-yea	r change (percent)				
1992	-28.3	-3.4	15.6	303.1	
1995	22.5	-8.7	71.5	-30.9	
1998	20.2	21.1	-2.9	315.6	
2001	-6.8	48.7	18.0	-68.7	
2004	107.7	7.3	69.9	338.2	
2007	-2.5	38.1	15.2	49.5	

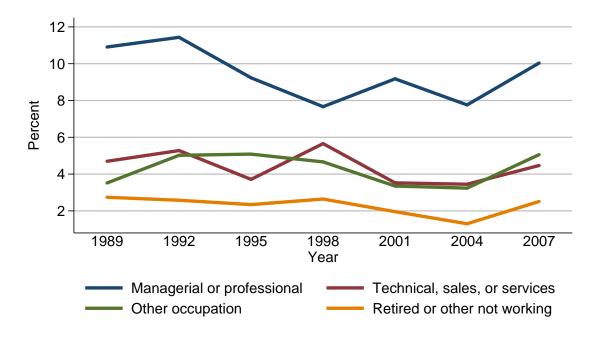
### Mean value of other residential real estate debt for families with holdings

By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	60.6	96.4	35.0	32.9
1992	63.7	138.6	77.7	32.5
1995	73.6	114.1	66.0	43.8
1998	78.5	118.6	87.1	112.2
2001	69.6	148.3	103.5	34.3
2004	149.1	255.9	170.9	164.9
2007	141.1	237.2	205.0	219.7
Three-year	r change (percent)			
1992	5.1	43.8	122.0	-1.2
1995	15.5	-17.7	-15.1	34.8
1998	6.7	3.9	32.0	156.2
2001	-11.3	25.0	18.8	-69.4
2004	114.2	72.6	65.1	380.8
2007	-5.4	-7.3	20.0	33.2

# Percent of families with other residential real estate debt By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	10.9	4.7	3.5	2.7
1992	11.4	5.3	5.0	2.6
1995	9.2	3.7	5.1	2.3
1998	7.7	5.7	4.7	2.6
2001	9.2	3.5	3.3	2.0
2004	7.8	3.4	3.2	1.3
2007	10.0	4.5	5.1	2.5
Three-yea	ar change (percentag	e points)		
1992	0.5	0.6	1.5	-0.1
1995	-2.2	-1.6	0.1	-0.3

-0.4

-1.4

-0.1

1.9

2.0

-2.2

-0.1

1.1

1998

2001

2004

2007

-1.5

1.5

-1.4

2.2

0.3

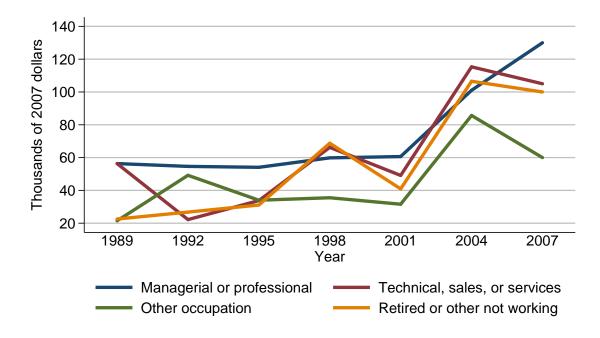
-0.6

-0.7

1.2

### Median value of other residential real estate debt for families with holdings

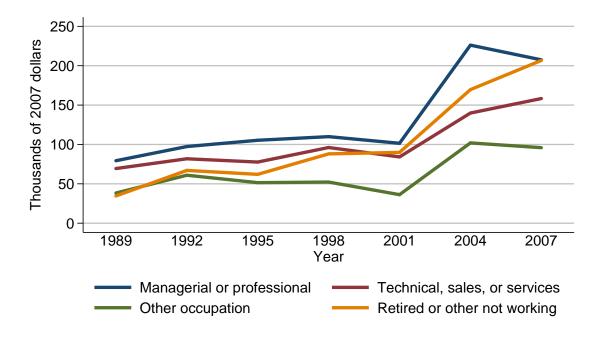
By current occupation of head



	Current occupation of head					
Year	Managerial or	Technical, sales,	Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	usands of 2007 dolla	rs)				
1989	56.3	56.3	21.5	22.5		
1992	54.6	22.2	49.2	26.8		
1995	54.1	33.8	34.0	31.1		
1998	59.8	66.2	35.5	68.8		
2001	60.6	49.1	31.6	40.9		
2004	101.0	115.3	85.7	106.5		
2007	130.0	105.0	60.0	100.0		
Three-yea	ar change (percent)					
1992	-3.0	-60.6	128.8	19.1		
1995	-0.9	52.3	-30.9	16.0		
1998	10.5	95.9	4.4	121.2		
2001	1.3	-25.8	-11.0	-40.6		
2004	66.7	134.8	171.2	160.4		
2007	28.7	-8.9	-30.0	-6.1		

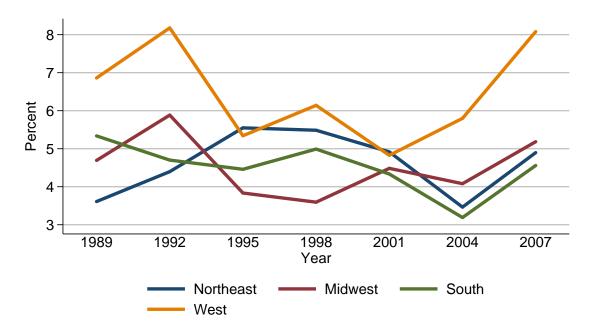
### Mean value of other residential real estate debt for families with holdings

By current occupation of head



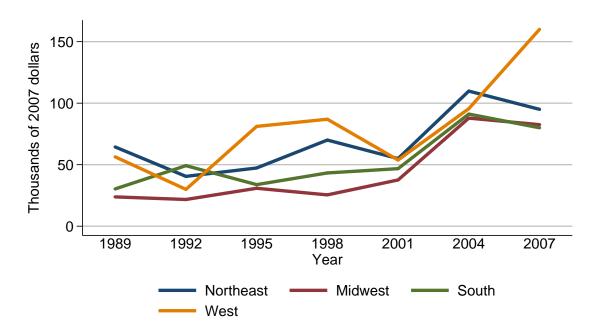
	Current occupation of head						
Year	Managerial or	Technical, sales,	Other	Retired or other			
	professional	or services	occupation	not working			
Level (tho	usands of 2007 dolla	rs)					
1989	79.3	69.4	38.3	34.6			
1992	97.4	81.8	60.9	67.0			
1995	105.3	77.7	51.5	62.0			
1998	109.9	96.1	52.3	88.0			
2001	101.5	84.2	36.3	89.9			
2004	226.2	139.9	102.0	169.7			
2007	207.5	158.3	95.9	206.7			
Three-yea	ar change (percent)						
1992	22.8	17.9	59.0	93.6			
1995	8.1	-5.0	-15.4	-7.5			
1998	4.4	23.7	1.6	41.9			
2001	-7.6	-12.4	-30.6	2.2			
2004	122.9	66.2	181.0	88.8			
2007	-8.3	13.2	-6.0	21.8			

# Percent of families with other residential real estate debt By region



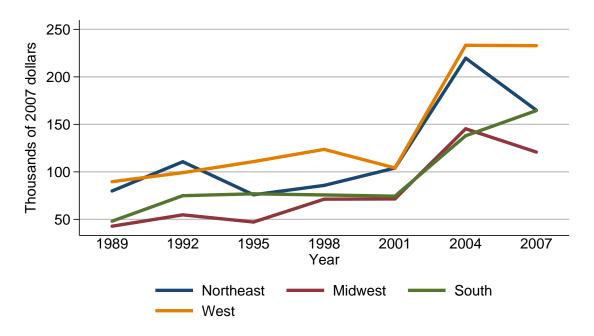
	Region				
Year	Northeast	Midwest	South	West	
Level (per	cent)				
1989	3.6	4.7	5.3	6.9	
1992	4.4	5.9	4.7	8.2	
1995	5.5	3.8	4.5	5.3	
1998	5.5	3.6	5.0	6.1	
2001	4.9	4.5	4.3	4.8	
2004	3.5	4.1	3.2	5.8	
2007	4.9	5.2	4.6	8.1	
Three-yea	r change (percentage	points)			
1992	0.8	1.2	-0.6	1.3	
1995	1.1	-2.1	-0.2	-2.9	
1998	0.0	-0.2	0.5	0.8	
2001	-0.6	0.9	-0.7	-1.3	
2004	-1.4	-0.4	-1.1	1.0	
2007	1.4	1.1	1.4	2.3	

# Median value of other residential real estate debt for families with holdings By region



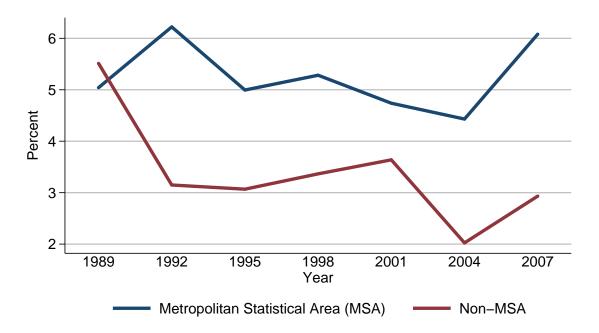
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	usands of 2007 dolla	rs)		
1989	64.4	23.8	30.3	56.3
1992	40.5	21.7	49.2	30.0
1995	47.3	30.8	33.8	81.1
1998	70.0	25.5	43.3	87.0
2001	55.0	37.6	46.8	53.8
2004	109.8	87.9	91.2	95.6
2007	95.0	82.5	80.0	160.0
Three-yea	r change (percent)			
1992	-37.1	-8.8	62.4	-46.7
1995	16.8	41.9	-31.3	170.3
1998	48.0	-17.2	28.1	7.3
2001	-21.4	47.5	8.1	-38.2
2004	99.6	133.8	94.9	77.7
2007	-13.5	-6.1	-12.3	67.4

# Mean value of other residential real estate debt for families with holdings By region



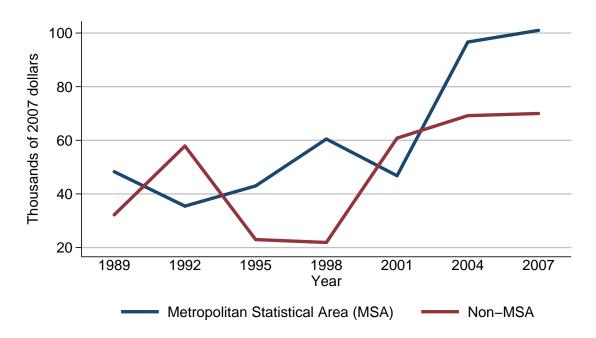
	Region			
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	79.9	42.8	48.1	89.7
1992	110.6	54.8	74.9	99.2
1995	75.9	47.2	76.9	110.8
1998	85.8	71.3	75.7	123.7
2001	104.0	71.5	74.4	104.2
2004	219.7	145.4	138.0	233.2
2007	164.9	120.9	164.5	232.8
Three-year	r change (percent)			
1992	38.4	28.0	55.7	10.6
1995	-31.4	-13.9	2.7	11.7
1998	13.0	51.1	-1.6	11.6
2001	21.2	0.3	-1.7	-15.8
2004	111.2	103.4	85.5	123.8
2007	-24.9	-16.9	19.2	-0.2

# Percent of families with other residential real estate debt By urbanicity



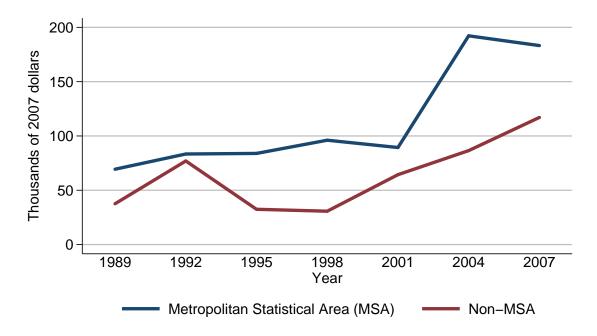
	Urbanicit	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	5.0	5.5
1992	6.2	3.1
1995	5.0	3.1
1998	5.3	3.4
2001	4.7	3.6
2004	4.4	2.0
2007	6.1	2.9
Three-year cl	hange (percentage points)	
1992	1.2	-2.4
1995	-1.2	0.0
1998	0.3	0.3
2001	-0.6	0.2
2004	-0.3	-1.6
2007	1.7	0.9

# Median value of other residential real estate debt for families with holdings By urbanicity



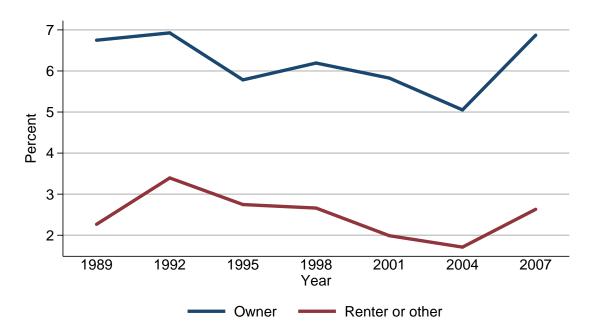
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousar	nds of 2007 dollars)				
1989	48.3	32.2			
1992	35.5	57.9			
1995	43.0	23.0			
1998	60.5	21.9			
2001	46.8	60.8			
2004	96.6	69.2			
2007	101.0	70.0			
Three-year ch	ange (percent)				
1992	-26.5	79.8			
1995	21.1	-60.3			
1998	40.7	-4.8			
2001	-22.6	177.6			
2004	106.4	13.8			
2007	4.6	1.2			

# Mean value of other residential real estate debt for families with holdings By urbanicity



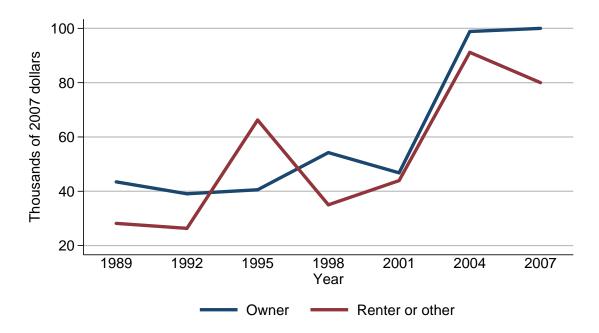
	Urbanicity				
Year	Metropolitan Statistical Area	Non-MSA			
	(MSA)				
Level (thousa	ands of 2007 dollars)				
1989	69.4	37.6			
1992	83.4	77.0			
1995	83.9	32.5			
1998	96.1	30.7			
2001	89.4	64.3			
2004	192.2	86.5			
2007	183.2	117.0			
Three-year c	hange (percent)				
1992	20.2	104.8			
1995	0.6	-57.8			
1998	14.5	-5.5			
2001	-7.0	109.4			
2004	115.0	34.5			
2007	-4.7	35.3			

# Percent of families with other residential real estate debt By housing status



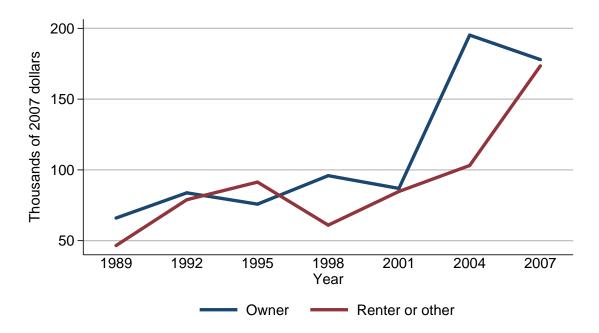
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	6.7	2.3	
1992	6.9	3.4	
1995	5.8	2.7	
1998	6.2	2.7	
2001	5.8	2.0	
2004	5.1	1.7	
2007	6.9	2.6	
Three-year chan	ge (percentage points)		
1992	0.2	1.1	
1995	-1.1	-0.7	
1998	0.4	0.0	
2001	-0.4	-0.7	
2004	-0.7	-0.3	
2007	1.8	0.9	

# Median value of other residential real estate debt for families with holdings By housing status



	Hous	sing status
Year	Owner	Renter or other
Level (thousands o	of 2007 dollars)	
1989	43.5	28.2
1992	39.1	26.3
1995	40.6	66.2
1998	54.2	35.0
2001	46.8	43.9
2004	98.8	91.2
2007	100.0	80.0
Three-year change	e (percent)	
1992	-10.1	-6.7
1995	3.8	151.7
1998	33.5	-47.1
2001	-13.7	25.4
2004	111.1	107.7
2007	1.2	-12.3

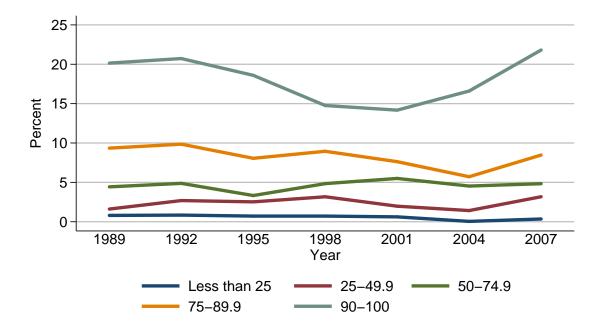
# Mean value of other residential real estate debt for families with holdings By housing status



	Hous	ing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	66.0	46.5
1992	83.8	78.9
1995	75.8	91.4
1998	95.9	61.0
2001	86.9	84.8
2004	195.2	103.1
2007	177.9	173.5
Three-year change	e (percent)	
1992	27.0	69.7
1995	-9.5	15.8
1998	26.5	-33.3
2001	-9.4	39.0
2004	124.6	21.6
2007	-8.9	68.3

## Percent of families with other residential real estate debt

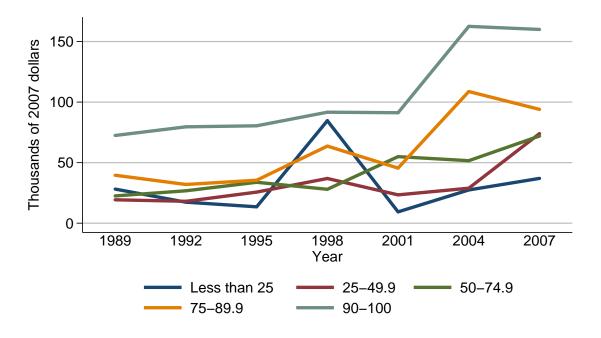
By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	8.0	1.6	4.4	9.4	20.1
1992	0.8	2.7	4.9	9.9	20.7
1995	0.7	2.5	3.3	8.1	18.6
1998	0.7	3.2	4.8	8.9	14.8
2001	0.6	2.0	5.5	7.6	14.2
2004	0.0	1.4	4.5	5.7	16.6
2007	0.3	3.2	4.8	8.5	21.8
Three-ye	ear change (percen	tage points)			
1992	0.0	1.1	0.5	0.5	0.6
1995	-0.1	-0.2	-1.6	-1.8	-2.1
1998	0.0	0.7	1.5	8.0	-3.8
2001	-0.1	-1.2	0.7	-1.3	-0.6
2004	-0.6	-0.6	-1.0	-1.9	2.4
2007	0.3	1.8	0.3	2.8	5.2

### Median value of other residential real estate debt for families with holdings

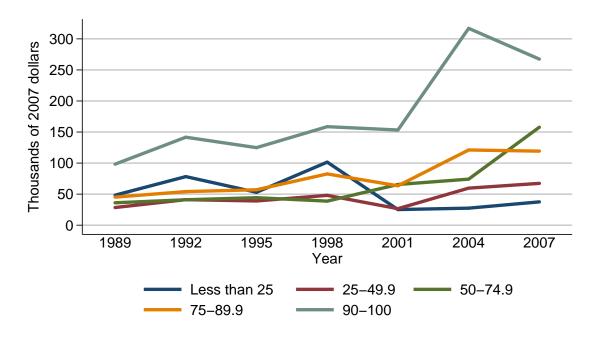
By percentile of net worth



Percentile of net worth				
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
28.2	19.3	22.5	39.6	72.4
17.4	18.1	26.8	32.0	79.6
13.5	25.7	33.8	35.5	80.4
84.7	36.9	28.0	63.7	91.7
9.4	23.4	55.0	45.5	91.2
27.5	28.9	51.6	108.7	162.5
37.0	74.0	72.0	94.0	160.0
ar change (percen	t)			
-38.3	-6.2	19.1	-19.2	9.9
-22.4	42.0	26.1	10.9	1.0
527.4	43.6	-17.2	79.4	14.1
-88.9	-36.6	96.4	-28.6	-0.5
192.6	23.5	-6.2	138.9	78.2
34.5	156.1	39.5	-13.5	-1.5
	28.2 17.4 13.5 84.7 9.4 27.5 37.0 ar change (percen -38.3 -22.4 527.4 -88.9 192.6	Less than 25 25-49.9  Dusands of 2007 dollars)  28.2 19.3  17.4 18.1  13.5 25.7  84.7 36.9  9.4 23.4  27.5 28.9  37.0 74.0  ar change (percent)  -38.3 -6.2  -22.4 42.0  527.4 43.6  -88.9 -36.6  192.6 23.5	Less than 25     25-49.9     50-74.9       busands of 2007 dollars)     28.2     19.3     22.5       17.4     18.1     26.8       13.5     25.7     33.8       84.7     36.9     28.0       9.4     23.4     55.0       27.5     28.9     51.6       37.0     74.0     72.0       ar change (percent)       -38.3     -6.2     19.1       -22.4     42.0     26.1       527.4     43.6     -17.2       -88.9     -36.6     96.4       192.6     23.5     -6.2	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         28.2         19.3         22.5         39.6           17.4         18.1         26.8         32.0           13.5         25.7         33.8         35.5           84.7         36.9         28.0         63.7           9.4         23.4         55.0         45.5           27.5         28.9         51.6         108.7           37.0         74.0         72.0         94.0           ar change (percent)           -38.3         -6.2         19.1         -19.2           -22.4         42.0         26.1         10.9           527.4         43.6         -17.2         79.4           -88.9         -36.6         96.4         -28.6           192.6         23.5         -6.2         138.9

# Mean value of other residential real estate debt for families with holdings

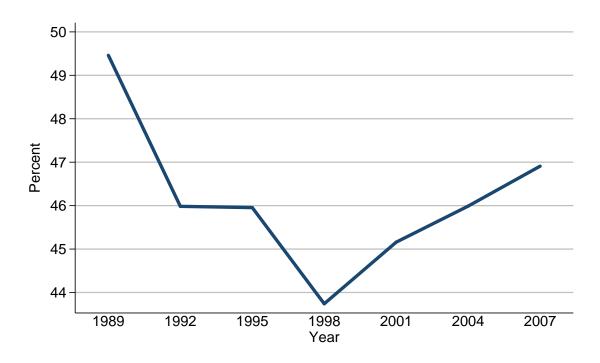
By percentile of net worth



### Mean value of other residential real estate debt for families with holdings

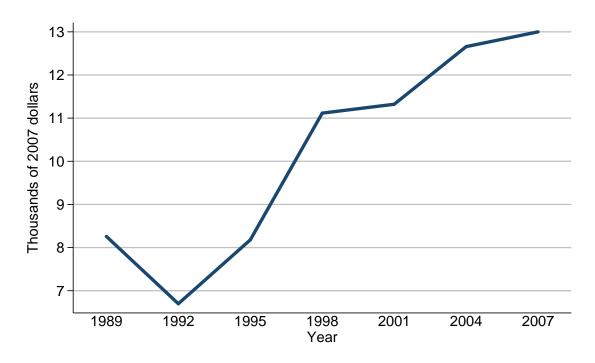
		P	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
			50-74.9	75-69.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	48.3	28.5	36.1	45.2	98.3
1992	78.3	41.1	40.9	54.1	141.7
1995	53.0	39.0	44.3	57.1	124.9
1998	101.5	48.1	38.8	82.6	158.7
2001	25.2	26.6	65.5	63.5	153.3
2004	27.5	59.7	74.2	121.1	316.9
2007	37.6	67.4	157.8	119.3	267.4
Three-ye	ear change (percen	t)			
1992	62.1	44.2	13.3	19.7	44.2
1995	-32.3	-5.1	8.3	5.5	-11.9
1998	91.5	23.3	-12.4	44.7	27.1
2001	-75.2	-44.7	68.8	-23.1	-3.4
2004	9.1	124.4	13.3	90.7	106.7
2007	36.7	12.9	112.7	-1.5	-15.6

## Percent of families with installment loans For all families



Percent of families with installment loans						
Year	All families					
Level (percent)						
1989	49.5					
1992	46.0					
1995	46.0					
1998	43.7					
2001	45.2					
2004	46.0					
2007	46.9					
Three-year change (percenta	ge points)					
1992	-3.5					
1995	0.0					
1998	-2.3					
2001	1.5					
2004	0.8					
2007	0.9					

### Median value of installment loans for families with holdings For all families



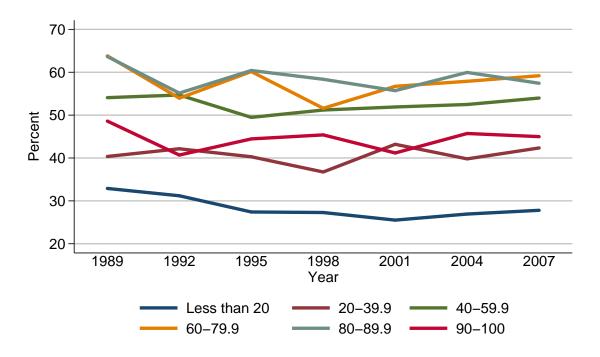
Wedian value of instal	innent loans for families with holdings
Year	All families
Level (thousands of 2007 dollars)	
1989	8.3
1992	6.7
1995	8.2
1998	11.1
2001	11.3
2004	12.7
2007	13.0
Three-year change (percent)	
1992	-19.3
1995	22.4
1998	35.4
2001	1.8
2004	12.4
2007	2.4

### Mean value of installment loans for families with holdings For all families



Mean value of installment loans for failules with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	14.2					
1992	11.3					
1995	12.8					
1998	17.9					
2001	17.4					
2004	20.7					
2007	21.0					
Three-year change (percent)						
1992	-20.4					
1995	13.3					
1998	39.8					
2001	-2.8					
2004	19.0					
2007	1.4					

# Percent of families with installment loans By percentile of income



	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	32.9	40.4	54.1	63.8	63.7	48.6	
1992	31.2	42.2	54.7	54.0	55.1	40.7	
1995	27.4	40.3	49.5	60.2	60.4	44.5	
1998	27.3	36.7	51.2	51.6	58.4	45.4	
2001	25.5	43.2	51.9	56.7	55.7	41.2	
2004	26.9	39.8	52.5	57.9	60.0	45.7	
2007	27.8	42.3	54.0	59.2	57.4	45.0	
Three-ye	ear change (pei	rcentage points	s)				
1992	-1.7	1.8	0.6	-9.8	-8.6	-7.9	
1995	-3.8	-1.9	-5.2	6.2	5.3	3.8	
1998	-0.1	-3.6	1.7	-8.6	-2.0	0.9	
2001	-1.8	6.5	0.7	5.1	-2.7	-4.2	
2004	1.4	-3.4	0.6	1.2	4.3	4.5	

1.5

1.3

-2.6

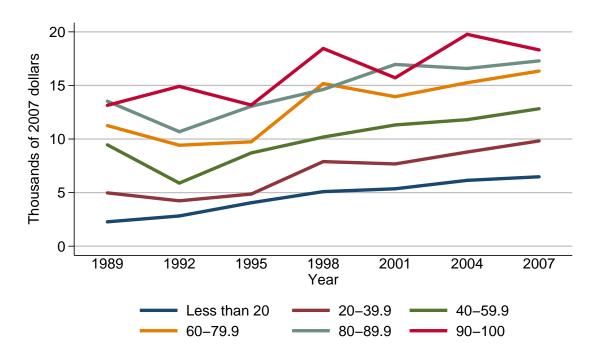
-0.7

2.5

2007

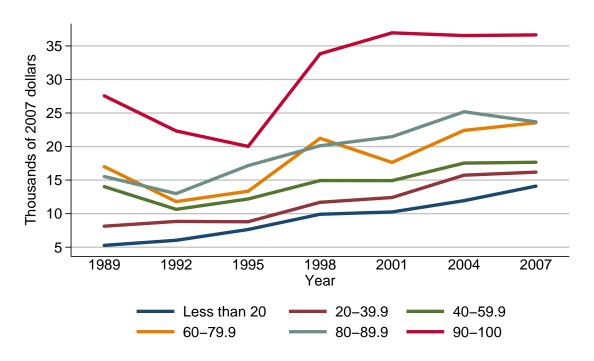
0.9

## Median value of installment loans for families with holdings By percentile of income



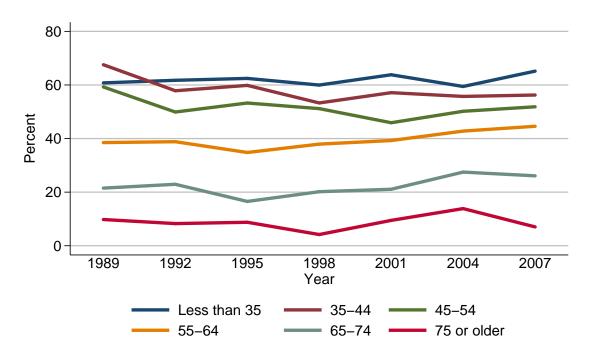
			Percentile	of income	<u> </u>	
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	2.3	5.0	9.5	11.3	13.5	13.1
1992	2.8	4.2	5.9	9.4	10.7	14.9
1995	4.1	4.9	8.7	9.7	13.1	13.2
1998	5.1	7.9	10.2	15.2	14.6	18.4
2001	5.4	7.7	11.3	13.9	17.0	15.7
2004	6.1	8.8	11.8	15.3	16.6	19.8
2007	6.5	9.8	12.8	16.3	17.3	18.3
Three-ye	ear change (pei	rcent)				
1992	21.7	-16.0	-37.9	-16.8	-20.7	13.7
1995	46.4	16.7	47.5	3.2	22.4	-11.4
1998	24.4	61.2	17.2	56.7	11.5	39.4
2001	5.9	-2.5	10.8	-8.6	16.4	-14.7
2004	13.0	14.3	4.4	10.1	-2.4	26.1
2007	6.6	11.4	8.5	6.5	4.2	-7.6

# Mean value of installment loans for families with holdings By percentile of income



			Percentile	of income		
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	5.3	8.1	14.0	17.0	15.5	27.6
1992	6.0	8.8	10.6	11.8	13.0	22.3
1995	7.6	8.8	12.2	13.3	17.2	20.0
1998	9.9	11.7	14.9	21.2	20.1	33.8
2001	10.3	12.4	14.9	17.6	21.5	36.9
2004	11.9	15.7	17.5	22.4	25.2	36.5
2007	14.1	16.2	17.7	23.5	23.7	36.6
Three-ye	ear change (pei	rcent)				
1992	13.2	8.6	-24.3	-30.6	-16.1	-19.2
1995	26.7	0.0	15.1	12.7	32.3	-10.3
1998	30.3	33.0	22.1	59.4	16.9	69.0
2001	4.0	6.0	0.0	-17.0	7.0	9.2
2004	15.5	26.6	17.4	27.3	17.2	-1.1
2007	18.5	3.2	1.1	4.9	-6.0	0.3

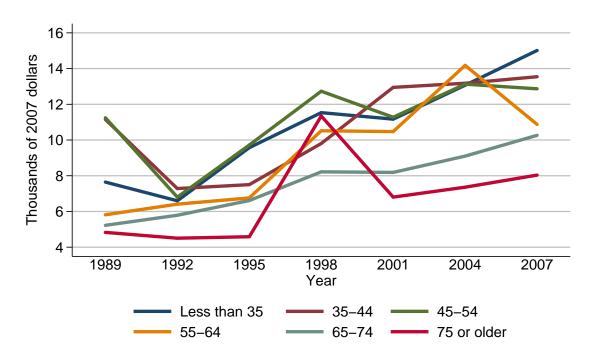
# Percent of families with installment loans By age of head



Percen	to t	tamilies	with	ınstal	Iment	loans

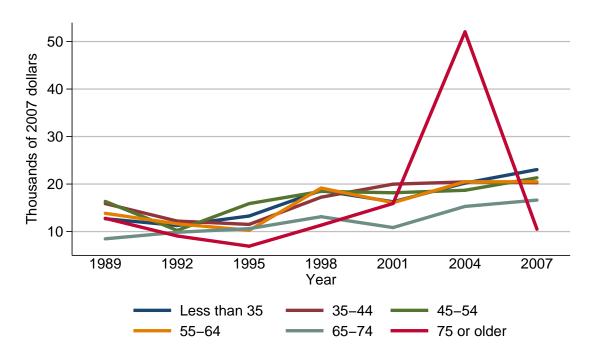
			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	60.8	67.6	59.3	38.5	21.5	9.8
1992	61.7	57.8	49.9	38.8	22.9	8.3
1995	62.5	59.8	53.3	34.8	16.5	8.8
1998	60.0	53.3	51.2	37.9	20.2	4.2
2001	63.8	57.1	45.9	39.3	21.1	9.5
2004	59.4	55.7	50.2	42.8	27.5	13.9
2007	65.2	56.2	51.9	44.6	26.1	7.0
Three-ye	ear change (per	centage point	s)			
1992	0.9	-9.8	-9.4	0.3	1.4	-1.5
1995	0.8	2.0	3.4	-4.0	-6.4	0.5
1998	-2.5	-6.5	-2.1	3.1	3.7	-4.6
2001	3.8	3.8	-5.3	1.4	0.9	5.3
2004	-4.4	-1.4	4.3	3.5	6.4	4.4
2007	5.8	0.5	1.7	1.8	-1.4	-6.9

## Median value of installment loans for families with holdings By age of head



			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	7.6	11.2	11.2	5.8	5.2	4.8
1992	6.6	7.3	6.8	6.4	5.8	4.5
1995	9.6	7.5	9.7	6.8	6.6	4.6
1998	11.5	9.8	12.7	10.5	8.2	11.3
2001	11.2	12.9	11.3	10.5	8.2	6.8
2004	13.1	13.2	13.1	14.2	9.1	7.4
2007	15.0	13.5	12.9	10.9	10.3	8.0
Three-ye	ear change (per	cent)				
1992	-13.2	-34.8	-39.3	10.3	11.5	-6.2
1995	45.5	2.7	42.6	6.2	13.8	2.2
1998	19.8	30.7	30.9	54.4	24.2	145.7
2001	-2.6	31.6	-11.0	0.0	0.0	-39.8
2004	17.0	2.3	15.9	35.2	11.0	8.8
2007	14.5	2.3	-1.5	-23.2	13.2	8.1

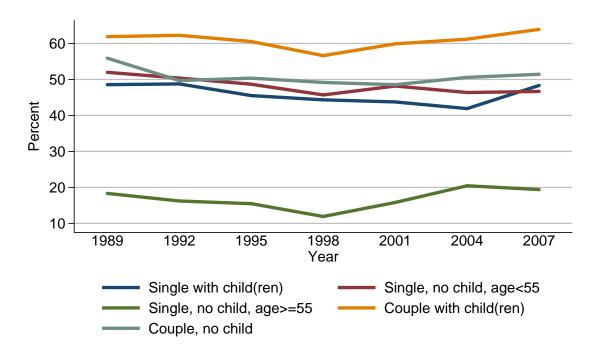
## Mean value of installment loans for families with holdings By age of head



Mean value of installment loans for families with holdings

			Age o	f head		
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (th	ousands of 200	7 dollars)				
1989	12.7	15.9	16.4	13.8	8.5	12.8
1992	11.3	12.2	10.2	11.6	9.8	9.1
1995	13.3	11.5	15.9	10.3	10.6	6.9
1998	18.6	17.2	18.5	19.2	13.1	11.3
2001	16.3	20.0	18.2	16.1	10.8	15.9
2004	20.2	20.4	18.7	20.5	15.3	52.0
2007	23.0	20.3	21.3	20.5	16.6	10.5
Three-ye	ear change (per	cent)				
1992	-11.0	-23.3	-37.8	-15.9	15.3	-28.9
1995	17.7	-5.7	55.9	-11.2	8.2	-24.2
1998	39.8	49.6	16.4	86.4	23.6	63.8
2001	-12.4	16.3	-1.6	-16.1	-17.6	40.7
2004	23.9	2.0	2.7	27.3	41.7	227.0
2007	13.9	-0.5	13.9	0.0	8.5	-79.8

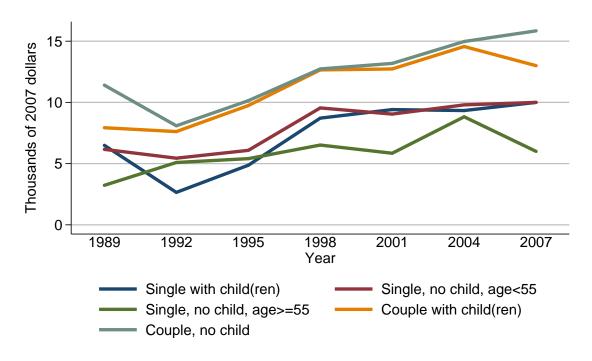
# Percent of families with installment loans By family structure



Percent	of familie	s with in	stallmen	t loans
reiteili	. OI TAITIILE	S WILLI II	ısıaııııeıı	LIVALIS

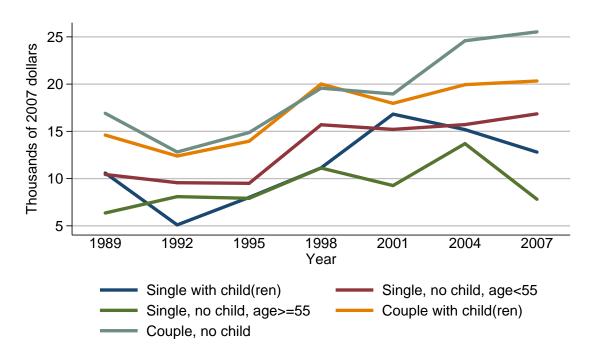
	Family structure						
Year	Single with	Single, no	Single, no	Couple with	Couple, no		
	child(ren)	child,	child,	child(ren)	child		
		age<55	age≥55				
Level (pe	Level (percent)						
1989	48.6	52.0	18.3	61.9	55.9		
1992	48.8	50.4	16.2	62.3	49.7		
1995	45.5	48.7	15.5	60.5	50.4		
1998	44.3	45.7	11.9	56.6	49.2		
2001	43.8	48.2	15.8	59.9	48.5		
2004	41.9	46.4	20.5	61.2	50.6		
2007	48.3	46.7	19.4	63.9	51.4		
Three-ye	ar change (percei	ntage points)					
1992	0.2	-1.6	-2.1	0.4	-6.2		
1995	-3.3	-1.7	-0.7	-1.8	0.7		
1998	-1.2	-3.0	-3.6	-3.9	-1.2		
2001	-0.5	2.5	3.9	3.3	-0.7		
2004	-1.9	-1.8	4.7	1.3	2.1		
2007	6.4	0.3	-1.1	2.7	0.8		

## Median value of installment loans for families with holdings By family structure



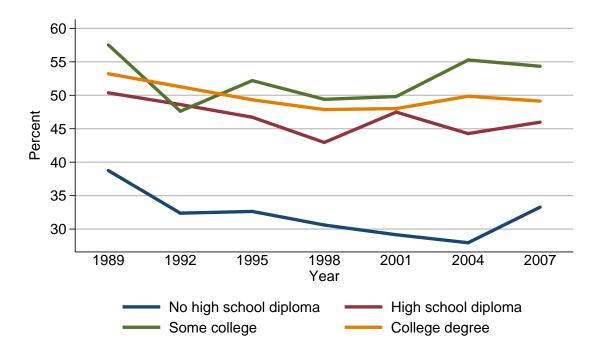
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	6.5	6.2	3.2	7.9	11.4
1992	2.7	5.4	5.1	7.6	8.1
1995	4.9	6.1	5.4	9.7	10.1
1998	8.7	9.5	6.5	12.7	12.7
2001	9.4	9.0	5.8	12.7	13.2
2004	9.3	9.8	8.8	14.6	15.0
2007	10.0	10.0	6.0	13.0	15.8
Three-ye	ar change (perce	nt)			
1992	-58.5	-12.9	59.4	-3.8	-28.9
1995	81.5	13.0	5.9	27.6	24.7
1998	77.6	55.7	20.4	30.9	25.7
2001	8.0	-5.3	-10.8	0.0	3.9
2004	-1.1	8.9	51.7	15.0	13.6
2007	7.5	2.0	-31.8	-11.0	5.3

## Mean value of installment loans for families with holdings By family structure



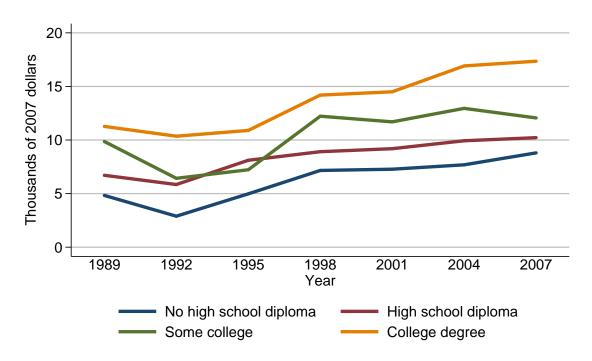
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	10.6	10.4	6.4	14.6	16.9
1992	5.1	9.6	8.1	12.4	12.8
1995	8.0	9.5	7.9	14.0	14.9
1998	11.1	15.7	11.1	20.0	19.6
2001	16.8	15.2	9.3	18.0	19.0
2004	15.2	15.7	13.7	19.9	24.6
2007	12.8	16.9	7.8	20.3	25.5
Three-ye	ar change (percei	nt)			
1992	-51.9	-7.7	26.6	-15.1	-24.3
1995	56.9	-1.0	-2.5	12.9	16.4
1998	38.8	65.3	40.5	42.9	31.5
2001	51.4	-3.2	-16.2	-10.0	-3.1
2004	-9.5	3.3	47.3	10.6	29.5
2007	-15.8	7.6	-43.1	2.0	3.7

## Percent of families with installment loans By education of head



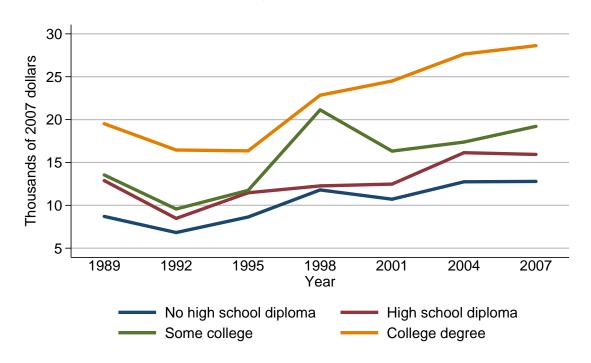
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (pe	rcent)				
1989	38.7	50.4	57.5	53.2	
1992	32.4	48.6	47.6	51.3	
1995	32.6	46.7	52.2	49.3	
1998	30.6	43.0	49.4	47.9	
2001	29.2	47.5	49.8	48.0	
2004	28.0	44.3	55.3	49.9	
2007	33.3	46.0	54.3	49.1	
Three-yea	ar change (percentage	points)			
1992	-6.3	-1.8	-9.9	-1.9	
1995	0.2	-1.9	4.6	-2.0	
1998	-2.0	-3.7	-2.8	-1.4	
2001	-1.4	4.5	0.4	0.1	
2004	-1.2	-3.2	5.5	1.9	
2007	5.3	1.7	-1.0	-0.8	

## Median value of installment loans for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	4.8	6.7	9.9	11.3
1992	2.9	5.8	6.4	10.4
1995	5.0	8.1	7.2	10.9
1998	7.2	8.9	12.2	14.2
2001	7.3	9.2	11.7	14.5
2004	7.7	9.9	13.0	16.9
2007	8.8	10.2	12.1	17.4
Three-yea	ar change (percent)			
1992	-39.6	-13.4	-35.4	-8.0
1995	72.4	39.7	12.5	4.8
1998	44.0	9.9	69.4	30.3
2001	1.4	3.4	-4.1	2.1
2004	5.5	7.6	11.1	16.6
2007	14.3	3.0	-6.9	3.0

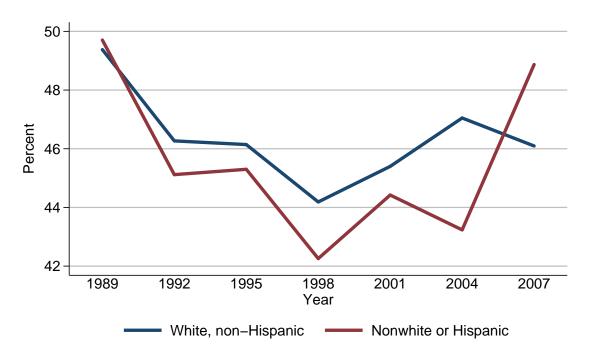
## Mean value of installment loans for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	8.7	12.9	13.5	19.5
1992	6.8	8.5	9.6	16.5
1995	8.6	11.5	11.7	16.4
1998	11.8	12.3	21.1	22.8
2001	10.7	12.5	16.3	24.5
2004	12.7	16.1	17.4	27.6
2007	12.8	15.9	19.2	28.6
Three-yea	ar change (percent)			
1992	-21.8	-34.1	-28.9	-15.4
1995	26.5	35.3	21.9	-0.6
1998	37.2	7.0	80.3	39.0
2001	-9.3	1.6	-22.7	7.5
2004	18.7	28.8	6.7	12.7
2007	0.8	-1.2	10.3	3.6

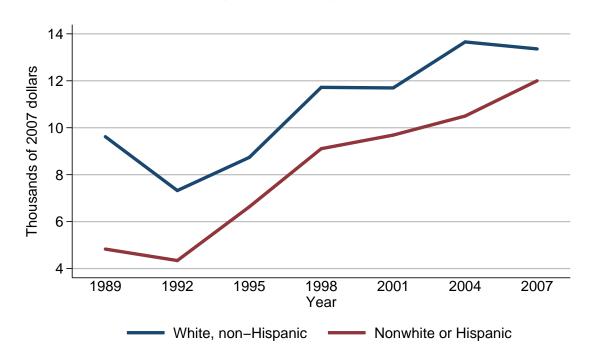
### Percent of families with installment loans

By race or ethnicity of respondent



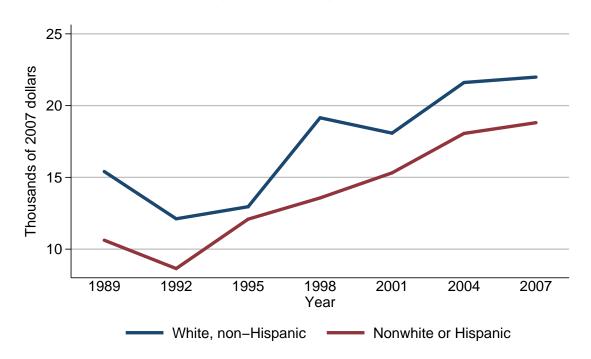
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	49.4	49.7			
1992	46.3	45.1			
1995	46.1	45.3			
1998	44.2	42.3			
2001	45.4	44.4			
2004	47.0	43.2			
2007	46.1	48.9			
Three-year cha	nge (percentage points)				
1992	-3.1	-4.6			
1995	-0.2	0.2			
1998	-1.9	-3.0			
2001	1.2	2.1			
2004	1.6	-1.2			
2007	-0.9	5.7			

## Median value of installment loans for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	9.6	4.8
1992	7.3	4.3
1995	8.7	6.6
1998	11.7	9.1
2001	11.7	9.7
2004	13.7	10.5
2007	13.4	12.0
Three-year cha	nge (percent)	
1992	-24.0	-10.4
1995	19.2	53.5
1998	34.5	37.9
2001	0.0	6.6
2004	17.1	8.2
2007	-2.2	14.3

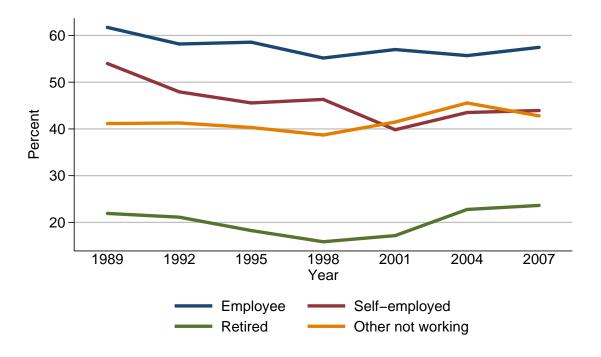
### Mean value of installment loans for families with holdings By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ds of 2007 dollars)				
1989	15.4	10.6			
1992	12.1	8.6			
1995	13.0	12.1			
1998	19.2	13.6			
2001	18.1	15.3			
2004	21.6	18.1			
2007	22.0	18.8			
Three-year cha	nge (percent)				
1992	-21.4	-18.9			
1995	7.4	40.7			
1998	47.7	12.4			
2001	-5.7	12.5			
2004	19.3	18.3			
2007	1.9	3.9			

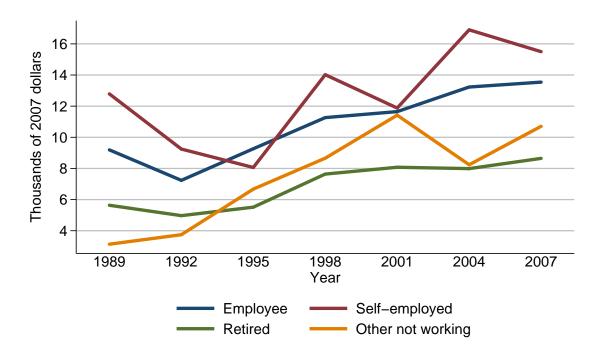
## Percent of families with installment loans

By current work status of head



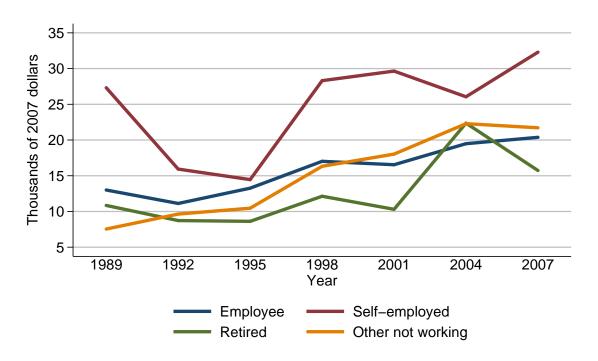
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	61.7	54.0	21.9	41.1	
1992	58.2	47.9	21.1	41.3	
1995	58.6	45.6	18.3	40.3	
1998	55.2	46.3	15.9	38.7	
2001	57.0	39.8	17.2	41.5	
2004	55.7	43.5	22.8	45.6	
2007	57.5	43.9	23.6	42.8	
Three-year	r change (percentag	ge points)			
1992	-3.5	-6.1	-0.8	0.2	
1995	0.4	-2.3	-2.8	-1.0	
1998	-3.4	0.7	-2.4	-1.6	
2001	1.8	-6.5	1.3	2.8	
2004	-1.3	3.7	5.6	4.1	
2007	1.8	0.4	0.8	-2.8	

### Median value of installment loans for families with holdings By current work status of head



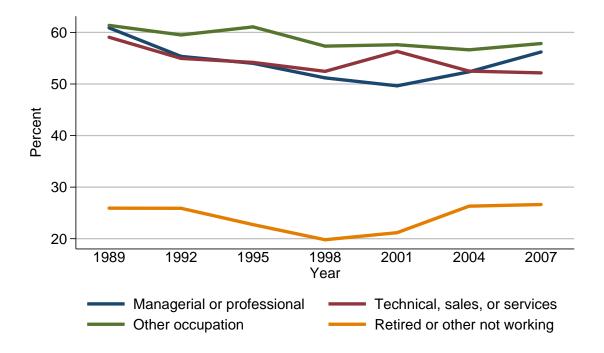
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	9.2	12.8	5.6	3.1
1992	7.2	9.2	5.0	3.7
1995	9.3	8.1	5.5	6.7
1998	11.3	14.0	7.6	8.7
2001	11.7	11.9	8.1	11.4
2004	13.2	16.9	8.0	8.2
2007	13.5	15.5	8.6	10.7
Three-year	r change (percent)			
1992	-21.7	-28.1	-10.7	19.4
1995	29.2	-12.0	10.0	81.1
1998	21.5	72.8	38.2	29.9
2001	3.5	-15.0	6.6	31.0
2004	12.8	42.0	-1.2	-28.1
2007	2.3	-8.3	7.5	30.5

## Mean value of installment loans for families with holdings By current work status of head



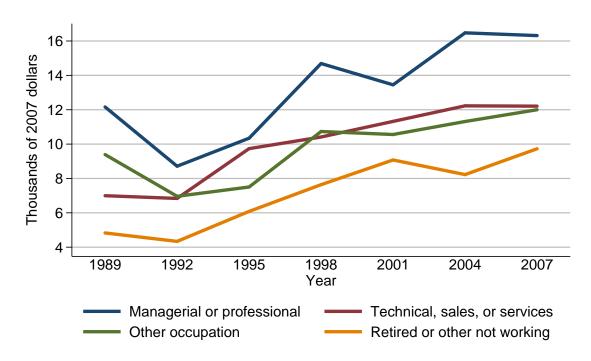
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 doll	ars)		
1989	13.0	27.3	10.8	7.5
1992	11.1	15.9	8.7	9.6
1995	13.3	14.5	8.6	10.5
1998	17.0	28.3	12.1	16.3
2001	16.5	29.6	10.3	18.0
2004	19.5	26.1	22.4	22.3
2007	20.4	32.3	15.7	21.7
Three-year	r change (percent)			
1992	-14.6	-41.8	-19.4	28.0
1995	19.8	-8.8	-1.1	9.4
1998	27.8	95.2	40.7	55.2
2001	-2.9	4.6	-14.9	10.4
2004	18.2	-11.8	117.5	23.9
2007	4.6	23.8	-29.9	-2.7

# Percent of families with installment loans By current occupation of head



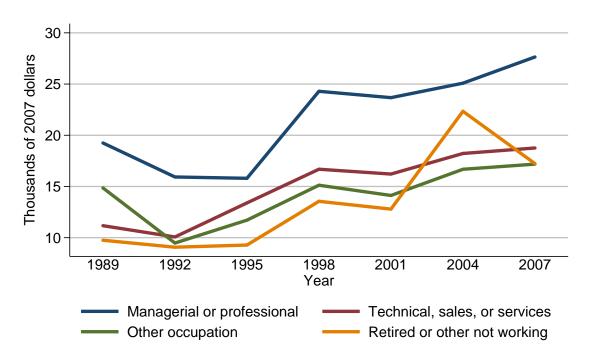
Percent of families with installment loans				
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	60.9	59.1	61.4	25.9
1992	55.3	55.0	59.5	25.9
1995	54.0	54.2	61.1	22.7
1998	51.2	52.4	57.3	19.8
2001	49.6	56.3	57.6	21.2
2004	52.4	52.5	56.6	26.3
2007	56.2	52.2	57.8	26.6
Three-yea	ar change (percentag	e points)		
1992	-5.6	-4.1	-1.9	0.0
1995	-1.3	-0.8	1.6	-3.2
1998	-2.8	-1.8	-3.8	-2.9
2001	-1.6	3.9	0.3	1.4
2004	2.8	-3.8	-1.0	5.1
2007	3.8	-0.3	1.2	0.3

## Median value of installment loans for families with holdings By current occupation of head



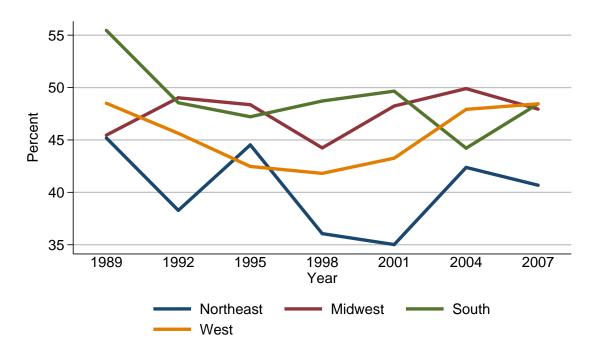
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	12.2	7.0	9.4	4.8
1992	8.7	6.8	7.0	4.3
1995	10.3	9.7	7.5	6.1
1998	14.7	10.4	10.7	7.6
2001	13.5	11.3	10.6	9.1
2004	16.5	12.2	11.3	8.2
2007	16.3	12.2	12.0	9.7
Three-yea	ar change (percent)			
1992	-28.7	-2.9	-25.5	-10.4
1995	18.4	42.6	7.1	41.9
1998	42.7	7.2	42.7	24.6
2001	-8.2	8.7	-0.9	19.7
2004	22.2	8.0	6.6	-9.9
2007	-1.2	0.0	6.2	18.3

## Mean value of installment loans for families with holdings By current occupation of head



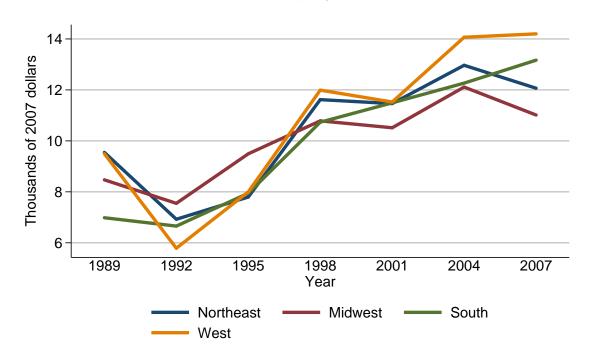
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	19.2	11.2	14.9	9.8
1992	15.9	10.1	9.5	9.1
1995	15.8	13.4	11.7	9.3
1998	24.3	16.7	15.1	13.6
2001	23.7	16.2	14.1	12.8
2004	25.1	18.2	16.7	22.3
2007	27.6	18.8	17.2	17.2
Three-yea	ar change (percent)			
1992	-17.2	-9.8	-36.2	-7.1
1995	-0.6	32.7	23.2	2.2
1998	53.8	24.6	29.1	46.2
2001	-2.5	-3.0	-6.6	-5.9
2004	5.9	12.3	18.4	74.2
2007	10.0	3.3	3.0	-22.9

# Percent of families with installment loans By region



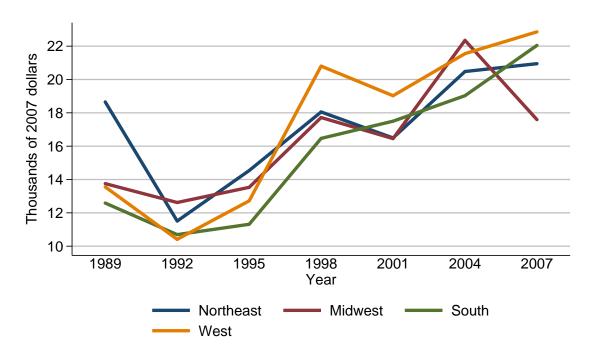
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (per	cent)			
1989	45.2	45.5	55.5	48.5
1992	38.3	49.0	48.5	45.6
1995	44.5	48.4	47.2	42.5
1998	36.1	44.2	48.7	41.8
2001	35.0	48.2	49.7	43.3
2004	42.4	49.9	44.2	47.9
2007	40.7	47.9	48.5	48.4
Three-yea	r change (percentage	e points)		
1992	-6.9	3.5	-7.0	-2.9
1995	6.2	-0.6	-1.3	-3.1
1998	-8.4	-4.2	1.5	-0.7
2001	-1.1	4.0	1.0	1.5
2004	7.4	1.7	-5.5	4.6
2007	-1.7	-2.0	4.3	0.5

# Median value of installment loans for families with holdings By region



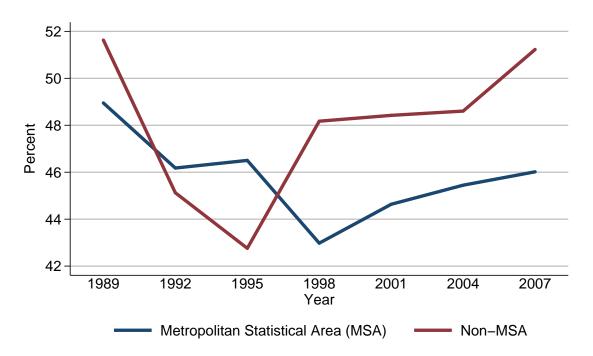
	Region			
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	9.5	8.5	7.0	9.5
1992	6.9	7.5	6.7	5.8
1995	7.8	9.5	7.9	8.0
1998	11.6	10.8	10.7	12.0
2001	11.5	10.5	11.5	11.5
2004	13.0	12.1	12.3	14.1
2007	12.1	11.0	13.2	14.2
Three-year	r change (percent)			
1992	-27.4	-11.8	-4.3	-38.9
1995	13.0	26.7	17.9	37.9
1998	48.7	13.7	35.4	50.0
2001	-0.9	-2.8	7.5	-4.2
2004	13.0	15.2	7.0	22.6
2007	-6.9	-9.1	7.3	0.7

### Mean value of installment loans for families with holdings By region



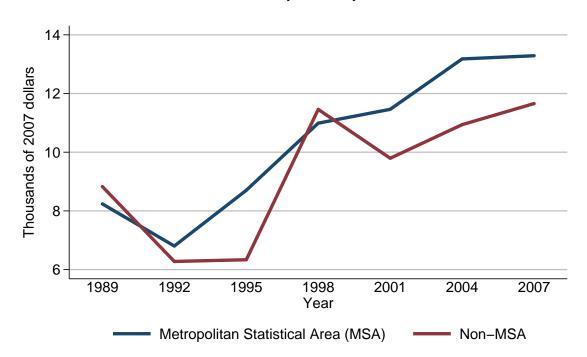
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	18.7	13.8	12.6	13.6
1992	11.5	12.6	10.7	10.4
1995	14.5	13.5	11.3	12.7
1998	18.1	17.7	16.5	20.8
2001	16.5	16.5	17.5	19.0
2004	20.5	22.3	19.0	21.6
2007	20.9	17.6	22.0	22.9
Three-year	r change (percent)			
1992	-38.5	-8.7	-15.1	-23.5
1995	26.1	7.1	5.6	22.1
1998	24.8	31.1	46.0	63.8
2001	-8.8	-6.8	6.1	-8.7
2004	24.2	35.2	8.6	13.7
2007	2.0	-21.1	15.8	6.0

# Percent of families with installment loans By urbanicity



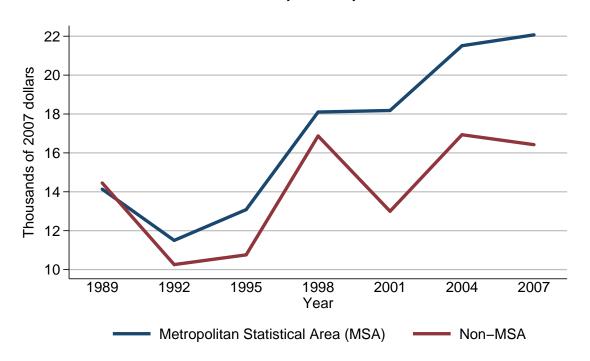
	Urbanicit	<del></del>
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	49.0	51.6
1992	46.2	45.1
1995	46.5	42.8
1998	43.0	48.2
2001	44.6	48.4
2004	45.4	48.6
2007	46.0	51.2
Three-year c	hange (percentage points)	
1992	-2.8	-6.5
1995	0.3	-2.3
1998	-3.5	5.4
2001	1.6	0.2
2004	0.8	0.2
2007	0.6	2.6

# Median value of installment loans for families with holdings By urbanicity



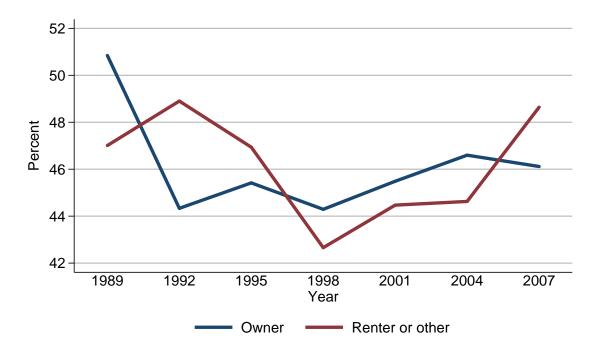
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	8.2	8.8
1992	6.8	6.3
1995	8.7	6.3
1998	11.0	11.5
2001	11.5	9.8
2004	13.2	10.9
2007	13.3	11.7
Three-year ch	nange (percent)	
1992	-17.1	-28.4
1995	27.9	0.0
1998	26.4	82.5
2001	4.5	-14.8
2004	14.8	11.2
2007	0.8	7.3

# Mean value of installment loans for families with holdings By urbanicity



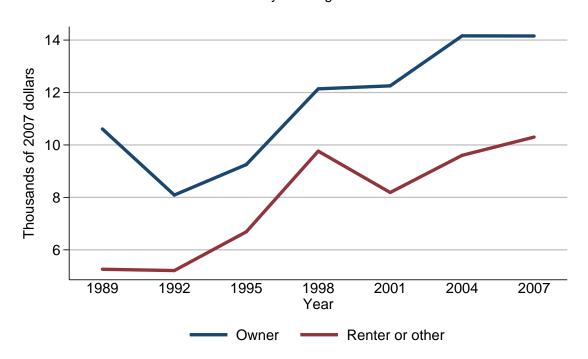
Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thous	ands of 2007 dollars)	
1989	14.1	14.5
1992	11.5	10.3
1995	13.1	10.8
1998	18.1	16.9
2001	18.2	13.0
2004	21.5	16.9
2007	22.1	16.4
Three-year	change (percent)	
1992	-18.4	-29.0
1995	13.9	4.9
1998	38.2	56.5
2001	0.6	-23.1
2004	18.1	30.0
2007	2.8	-3.0

# Percent of families with installment loans By housing status



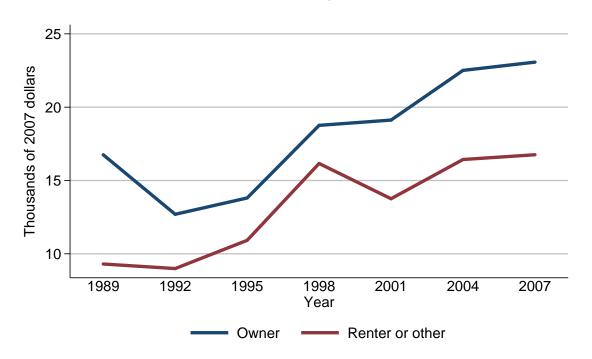
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	50.8	47.0
1992	44.3	48.9
1995	45.4	46.9
1998	44.3	42.7
2001	45.5	44.5
2004	46.6	44.6
2007	46.1	48.6
Three-year char	nge (percentage points)	
1992	-6.5	1.9
1995	1.1	-2.0
1998	-1.1	-4.2
2001	1.2	1.8
2004	1.1	0.1
2007	-0.5	4.0

# Median value of installment loans for families with holdings By housing status



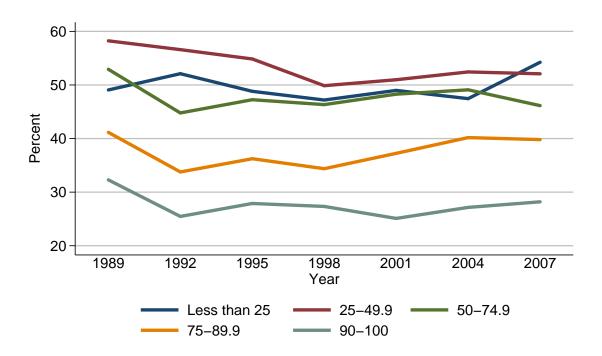
	Hou	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	10.6	5.3
1992	8.1	5.2
1995	9.3	6.7
1998	12.1	9.8
2001	12.3	8.2
2004	14.2	9.6
2007	14.2	10.3
Three-year chang	e (percent)	
1992	-23.6	-1.9
1995	14.8	28.8
1998	30.1	46.3
2001	1.7	-16.3
2004	15.4	17.1
2007	0.0	7.3

# Mean value of installment loans for families with holdings By housing status



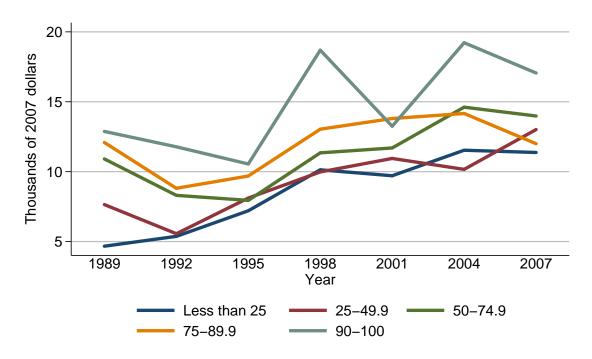
	Housing status	
Year	Owner	Renter or other
Level (thousands o	of 2007 dollars)	
1989	16.8	9.3
1992	12.7	9.0
1995	13.8	10.9
1998	18.8	16.2
2001	19.1	13.8
2004	22.5	16.4
2007	23.1	16.8
Three-year change	e (percent)	
1992	-24.4	-3.2
1995	8.7	21.1
1998	36.2	48.6
2001	1.6	-14.8
2004	17.8	18.8
2007	2.7	2.4

# Percent of families with installment loans By percentile of net worth



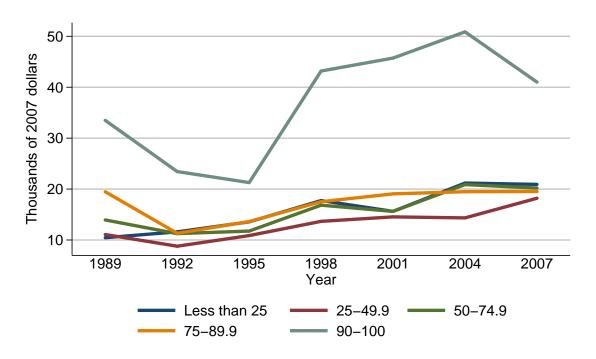
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (percent)							
1989	49.1	58.2	52.9	41.2	32.3		
1992	52.1	56.6	44.8	33.8	25.5		
1995	48.8	54.9	47.3	36.2	27.9		
1998	47.2	49.9	46.3	34.4	27.3		
2001	49.0	51.0	48.3	37.2	25.1		
2004	47.5	52.4	49.1	40.2	27.2		
2007	54.2	52.1	46.1	39.8	28.2		
Three-year change (percentage points)							
1992	3.0	-1.6	-8.1	-7.4	-6.8		
1995	-3.3	-1.7	2.5	2.4	2.4		
1998	-1.6	-5.0	-1.0	-1.8	-0.6		
2001	1.8	1.1	2.0	2.8	-2.2		
2004	-1.5	1.4	0.8	3.0	2.1		
2007	6.7	-0.3	-3.0	-0.4	1.0		

# Median value of installment loans for families with holdings By percentile of net worth



					•		
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (th	ousands of 2007 d	ollars)					
1989	4.7	7.6	10.9	12.1	12.9		
1992	5.4	5.6	8.3	8.8	11.8		
1995	7.2	8.1	7.9	9.7	10.6		
1998	10.1	10.0	11.3	13.0	18.7		
2001	9.7	10.9	11.7	13.8	13.2		
2004	11.5	10.2	14.6	14.2	19.2		
2007	11.4	13.0	14.0	12.0	17.1		
Three-ye	ear change (percen	t)					
1992	14.9	-26.3	-23.9	-27.3	-8.5		
1995	33.3	44.6	-4.8	10.2	-10.2		
1998	40.3	23.5	43.0	34.0	76.4		
2001	-4.0	9.0	3.5	6.2	-29.4		
2004	18.6	-6.4	24.8	2.9	45.5		
2007	-0.9	27.5	-4.1	-15.5	-10.9		

### Mean value of installment loans for families with holdings By percentile of net worth



		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	10.4	11.1	13.9	19.5	33.5
1992	11.6	8.8	11.3	11.3	23.4
1995	13.6	10.9	11.8	13.6	21.3
1998	17.7	13.7	16.8	17.5	43.2
2001	15.6	14.5	15.6	19.1	45.7
2004	21.2	14.3	20.9	19.5	50.9
2007	20.9	18.2	20.2	19.5	41.0
Three-ye	ear change (percen	t)			
1992	11.5	-20.7	-18.7	-42.1	-30.1
1995	17.2	23.9	4.4	20.4	-9.0
1998	30.1	25.7	42.4	28.7	102.8
2001	-11.9	5.8	-7.1	9.1	5.8
2004	35.9	-1.4	34.0	2.1	11.4
2007	-1.4	27.3	-3.3	0.0	-19.4

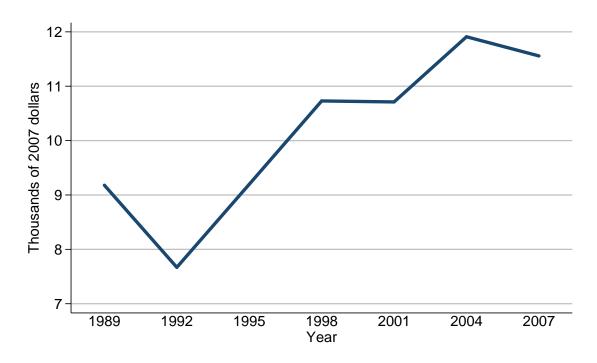
### Percent of families with vehicle installment loans For all families



#### Percent of families with vehicle installment loans

Percent of families with vehicle installment loans						
Year	All families					
Level (percent)						
1989	34.7					
1992	29.8					
1995	31.7					
1998	31.4					
2001	35.0					
2004	35.6					
2007	34.9					
Three-year change (percent	age points)					
1992	-4.9					
1995	1.9					
1998	-0.3					
2001	3.6					
2004	0.6					
2007	-0.7					

## Median value of vehicle installment loans for families with holdings For all families



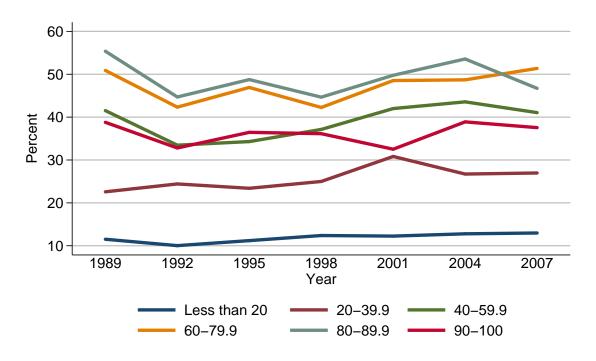
median value of venicle installment loans for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	9.2					
1992	7.7					
1995	9.2					
1998	10.7					
2001	10.7					
2004	11.9					
2007	11.6					
Three-year change (percent)						
1992	-16.3					
1995	19.5					
1998	16.3					
2001	0.0					
2004	11.2					
2007	-2.5					

### Mean value of vehicle installment loans for families with holdings For all families



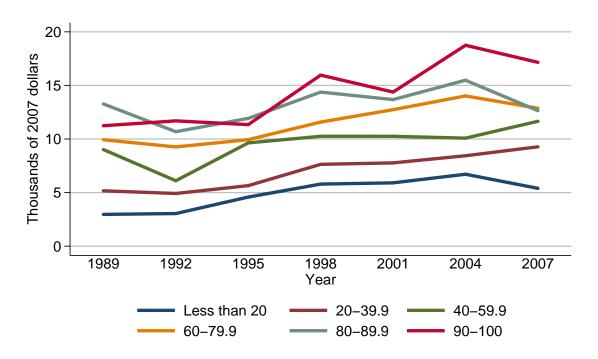
mean value of verticle installment loans for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	12.0				
1992	9.8				
1995	11.1				
1998	13.7				
2001	13.1				
2004	14.8				
2007	14.6				
Three-year change (percent)					
1992	-18.3				
1995	13.3				
1998	23.4				
2001	-4.4				
2004	13.0				
2007	-1.4				

## Percent of families with vehicle installment loans By percentile of income



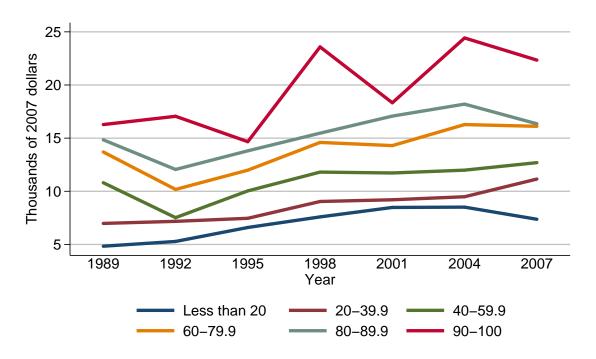
Percent of families with vehicle installment loans								
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	11.5	22.6	41.5	50.9	55.4	38.8		
1992	10.0	24.4	33.5	42.3	44.7	32.8		
1995	11.2	23.4	34.3	46.9	48.8	36.5		
1998	12.4	25.0	37.1	42.3	44.7	36.1		
2001	12.3	30.8	42.0	48.5	49.8	32.5		
2004	12.8	26.7	43.6	48.7	53.6	38.9		
2007	13.0	27.0	41.1	51.4	46.7	37.6		
Three-ye	ear change (per	centage points	s)					
1992	-1.5	1.8	-8.0	-8.6	-10.7	-6.0		
1995	1.2	-1.0	0.8	4.6	4.1	3.7		
1998	1.2	1.6	2.8	-4.6	-4.1	-0.4		
2001	-0.1	5.8	4.9	6.2	5.1	-3.6		
2004	0.5	-4.1	1.6	0.2	3.8	6.4		
2007	0.2	0.3	-2.5	2.7	-6.9	-1.3		

### Median value of vehicle installment loans for families with holdings By percentile of income



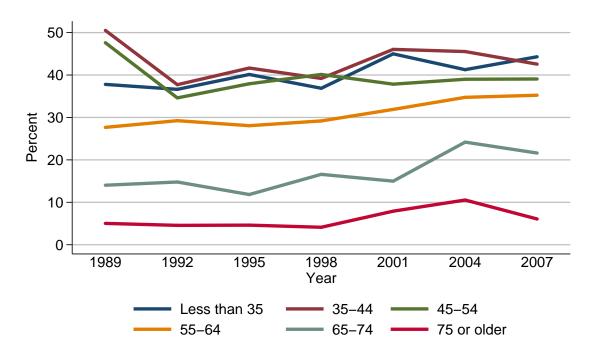
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (thousands of 2007 dollars)								
1989	3.0	5.2	9.0	9.9	13.3	11.2		
1992	3.0	4.9	6.1	9.3	10.7	11.7		
1995	4.6	5.7	9.6	9.9	11.9	11.3		
1998	5.8	7.6	10.3	11.6	14.4	16.0		
2001	5.9	7.8	10.3	12.7	13.7	14.4		
2004	6.7	8.4	10.1	14.0	15.5	18.7		
2007	5.4	9.3	11.7	12.9	12.6	17.2		
Three-ye	ear change (per	rcent)						
1992	0.0	-5.8	-32.2	-6.1	-19.5	4.5		
1995	53.3	16.3	57.4	6.5	11.2	-3.4		
1998	26.1	33.3	7.3	17.2	21.0	41.6		
2001	1.7	2.6	0.0	9.5	-4.9	-10.0		
2004	13.6	7.7	-1.9	10.2	13.1	29.9		
2007	-19.4	10.7	15.8	-7.9	-18.7	-8.0		

### Mean value of vehicle installment loans for families with holdings By percentile of income



Percentile of income								
Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100			
20								
Level (thousands of 2007 dollars)								
4.8	7.0	10.8	13.7	14.8	16.3			
5.3	7.2	7.5	10.2	12.1	17.1			
6.6	7.5	10.0	12.0	13.8	14.7			
7.6	9.0	11.8	14.6	15.5	23.6			
8.5	9.2	11.7	14.3	17.1	18.3			
8.5	9.5	12.0	16.3	18.2	24.4			
7.4	11.2	12.7	16.1	16.4	22.3			
ear change (per	rcent)							
10.4	2.9	-30.6	-25.5	-18.2	4.9			
24.5	4.2	33.3	17.6	14.0	-14.0			
15.2	20.0	18.0	21.7	12.3	60.5			
11.8	2.2	-0.8	-2.1	10.3	-22.5			
0.0	3.3	2.6	14.0	6.4	33.3			
-12.9	17.9	5.8	-1.2	-9.9	-8.6			
	20 ousands of 200 4.8 5.3 6.6 7.6 8.5 8.5 7.4 ear change (per 10.4 24.5 15.2 11.8 0.0	20 ousands of 2007 dollars) 4.8 7.0 5.3 7.2 6.6 7.5 7.6 9.0 8.5 9.2 8.5 9.5 7.4 11.2 ear change (percent) 10.4 2.9 24.5 4.2 15.2 20.0 11.8 2.2 0.0 3.3	Less than     20-39.9     40-59.9       20     ousands of 2007 dollars)       4.8     7.0     10.8       5.3     7.2     7.5       6.6     7.5     10.0       7.6     9.0     11.8       8.5     9.2     11.7       8.5     9.5     12.0       7.4     11.2     12.7       ear change (percent)       10.4     2.9     -30.6       24.5     4.2     33.3       15.2     20.0     18.0       11.8     2.2     -0.8       0.0     3.3     2.6	Less than     20-39.9     40-59.9     60-79.9       20     ousands of 2007 dollars)       4.8     7.0     10.8     13.7       5.3     7.2     7.5     10.2       6.6     7.5     10.0     12.0       7.6     9.0     11.8     14.6       8.5     9.2     11.7     14.3       8.5     9.5     12.0     16.3       7.4     11.2     12.7     16.1       ear change (percent)       10.4     2.9     -30.6     -25.5       24.5     4.2     33.3     17.6       15.2     20.0     18.0     21.7       11.8     2.2     -0.8     -2.1       0.0     3.3     2.6     14.0	Less than         20-39.9         40-59.9         60-79.9         80-89.9           20         ousands of 2007 dollars)         4.8         7.0         10.8         13.7         14.8           5.3         7.2         7.5         10.2         12.1           6.6         7.5         10.0         12.0         13.8           7.6         9.0         11.8         14.6         15.5           8.5         9.2         11.7         14.3         17.1           8.5         9.5         12.0         16.3         18.2           7.4         11.2         12.7         16.1         16.4           ear change (percent)           10.4         2.9         -30.6         -25.5         -18.2           24.5         4.2         33.3         17.6         14.0           15.2         20.0         18.0         21.7         12.3           11.8         2.2         -0.8         -2.1         10.3           0.0         3.3         2.6         14.0         6.4			

#### Percent of families with vehicle installment loans By age of head



Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	37.8	50.5	47.6	27.7	14.0	5.0
1992	36.6	37.7	34.6	29.2	14.8	4.6
1995	40.1	41.6	37.9	28.1	11.8	4.6
1998	36.9	39.2	40.1	29.2	16.6	4.1
2001	45.0	46.0	37.8	31.9	15.0	7.9
2004	41.3	45.5	39.0	34.7	24.2	10.5
2007	44.3	42.6	39.1	35.2	21.6	6.1
Three-ye	ear change (per	centage point	s)			
1992	-1.2	-12.8	-13.0	1.5	8.0	-0.4
1995	3.5	3.9	3.3	-1.1	-3.0	0.0

2.2

-2.3

1.2

0.1

1.1

2.7

2.8

0.5

-0.5

3.8

2.6

-4.4

4.8

-1.6

9.2

-2.6

-3.2

8.1

-3.7

3.0

1998

2001

2004

2007

-2.4

6.8

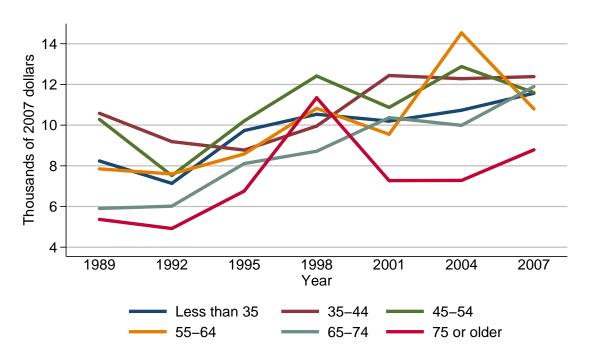
-0.5

-2.9

Percent of families with vehicle installment loans

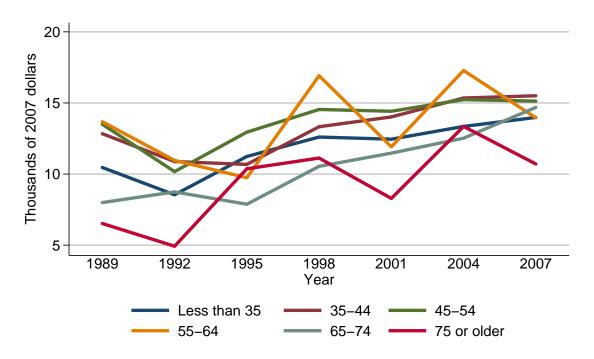
Age of head

### Median value of vehicle installment loans for families with holdings By age of head



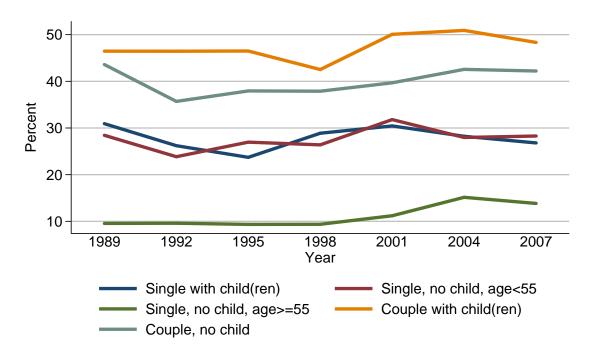
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	8.2	10.6	10.3	7.8	5.9	5.4	
1992	7.1	9.2	7.5	7.6	6.0	4.9	
1995	9.7	8.8	10.2	8.6	8.1	6.8	
1998	10.5	10.0	12.4	10.8	8.7	11.3	
2001	10.2	12.4	10.9	9.6	10.4	7.3	
2004	10.7	12.3	12.9	14.5	10.0	7.3	
2007	11.6	12.4	11.6	10.8	11.9	8.8	
Three-ye	ear change (per	cent)					
1992	-13.4	-13.2	-27.2	-2.6	1.7	-9.3	
1995	36.6	-4.3	36.0	13.2	35.0	38.8	
1998	8.2	13.6	21.6	25.6	7.4	66.2	
2001	-2.9	24.0	-12.1	-11.1	19.5	-35.4	
2004	4.9	-0.8	18.3	51.0	-3.8	0.0	
2007	8.4	0.8	-10.1	-25.5	19.0	20.5	

### Mean value of vehicle installment loans for families with holdings By age of head



	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	10.5	12.8	13.5	13.7	8.0	6.5		
1992	8.5	10.9	10.2	11.0	8.7	4.9		
1995	11.2	10.7	12.9	9.7	7.9	10.4		
1998	12.6	13.3	14.5	16.9	10.5	11.1		
2001	12.5	14.0	14.4	11.9	11.5	8.3		
2004	13.4	15.3	15.2	17.3	12.5	13.3		
2007	14.0	15.5	15.1	14.0	14.7	10.7		
Three-ye	ear change (per	cent)						
1992	-19.0	-14.8	-24.4	-19.7	8.8	-24.6		
1995	31.8	-1.8	26.5	-11.8	-9.2	112.2		
1998	12.5	24.3	12.4	74.2	32.9	6.7		
2001	-0.8	5.3	-0.7	-29.6	9.5	-25.2		
2004	7.2	9.3	5.6	45.4	8.7	60.2		
2007	4.5	1.3	-0.7	-19.1	17.6	-19.5		

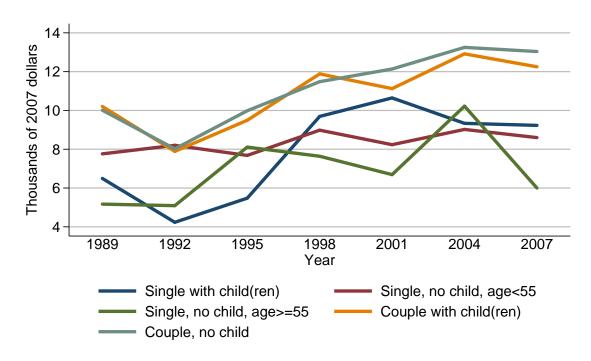
## Percent of families with vehicle installment loans By family structure



Percent of	f familiae	with	vehicle	installment	loane
reiteiit o	i iaiiiiies	WILLI	venicie	IIIStallillelli	IUAIIS

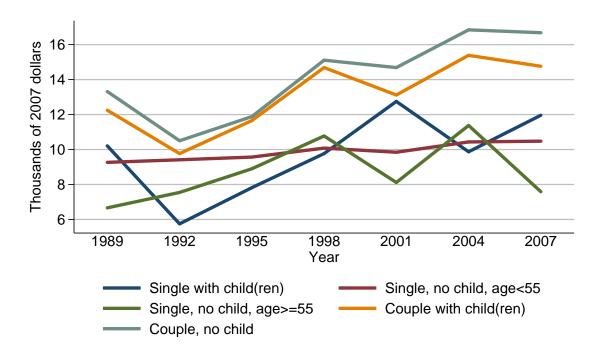
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	30.9	28.4	9.6	46.5	43.6
1992	26.2	23.8	9.6	46.5	35.7
1995	23.7	27.0	9.3	46.5	37.9
1998	28.9	26.4	9.4	42.5	37.9
2001	30.4	31.8	11.2	50.1	39.7
2004	28.2	28.0	15.1	50.9	42.6
2007	26.8	28.3	13.8	48.3	42.2
Three-yea	ar change (percei	ntage points)			
1992	-4.7	-4.6	0.0	0.0	-7.9
1995	-2.5	3.2	-0.3	0.0	2.2
1998	5.2	-0.6	0.1	-4.0	0.0
2001	1.5	5.4	1.8	7.6	1.8
2004	-2.2	-3.8	3.9	0.8	2.9
2007	-1.4	0.3	-1.3	-2.6	-0.4

### Median value of vehicle installment loans for families with holdings By family structure



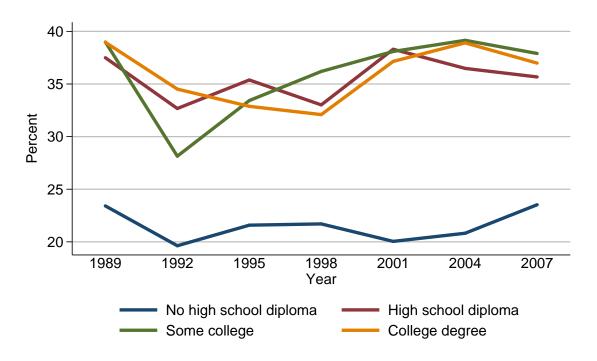
	Family structure					
Year	Single with	Single, no	Single, no	Couple with	Couple, no	
	child(ren)	child,	child,	child(ren)	child	
		age<55	age≥55			
Level (the	ousands of 2007 o	dollars)				
1989	6.5	7.8	5.2	10.2	10.0	
1992	4.2	8.2	5.1	7.9	8.0	
1995	5.5	7.7	8.1	9.5	10.0	
1998	9.7	9.0	7.6	11.9	11.5	
2001	10.6	8.2	6.7	11.1	12.1	
2004	9.3	9.0	10.2	12.9	13.3	
2007	9.2	8.6	6.0	12.3	13.0	
Three-ye	ar change (percei	nt)				
1992	-35.4	5.1	-1.9	-22.5	-20.0	
1995	31.0	-6.1	58.8	20.3	25.0	
1998	76.4	16.9	-6.2	25.3	15.0	
2001	9.3	-8.9	-11.8	-6.7	5.2	
2004	-12.3	9.8	52.2	16.2	9.9	
2007	-1.1	-4.4	-41.2	-4.7	-2.3	

### Mean value of vehicle installment loans for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 (	dollars)			
1989	10.2	9.3	6.7	12.2	13.3
1992	5.7	9.4	7.5	9.8	10.5
1995	7.8	9.6	8.9	11.7	11.9
1998	9.8	10.1	10.8	14.7	15.1
2001	12.8	9.8	8.1	13.1	14.7
2004	9.9	10.4	11.4	15.4	16.8
2007	12.0	10.5	7.6	14.8	16.7
Three-ye	ar change (percei	nt)			
1992	-44.1	1.1	11.9	-19.7	-21.1
1995	36.8	2.1	18.7	19.4	13.3
1998	25.6	5.2	21.3	25.6	26.9
2001	30.6	-3.0	-25.0	-10.9	-2.6
2004	-22.7	6.1	40.7	17.6	14.3
2007	21.2	1.0	-33.3	-3.9	-0.6

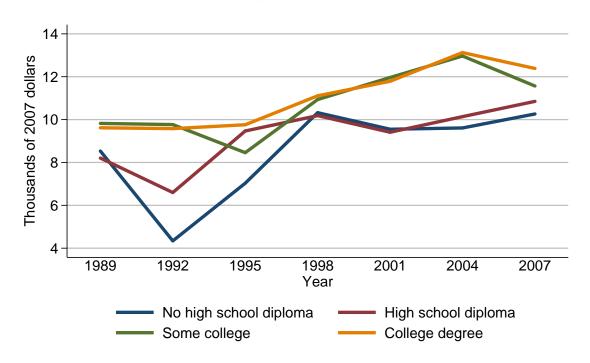
## Percent of families with vehicle installment loans By education of head



Percent	Ωf	families	with	vehicle	installment	loane
reitein	υı	iaiiiiies	WILLI	vernde	IIIStallilleill	ioaiis

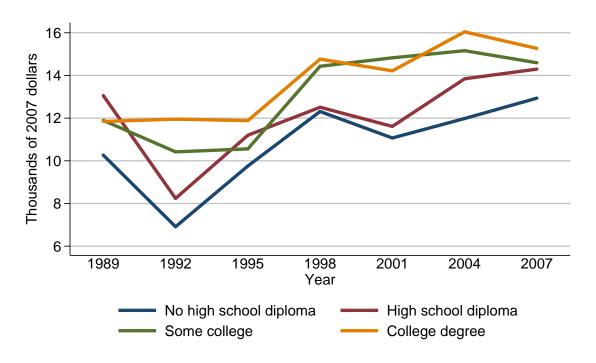
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	23.4	37.5	39.0	39.0
1992	19.6	32.7	28.1	34.5
1995	21.6	35.4	33.4	32.9
1998	21.7	33.0	36.2	32.1
2001	20.0	38.3	38.1	37.1
2004	20.8	36.5	39.2	38.9
2007	23.5	35.7	37.9	37.0
Three-yea	ar change (percentage	points)		
1992	-3.8	-4.8	-10.9	-4.5
1995	2.0	2.7	5.3	-1.6
1998	0.1	-2.4	2.8	-0.8
2001	-1.7	5.3	1.9	5.0
2004	0.8	-1.8	1.1	1.8
2007	2.7	-0.8	-1.3	-1.9

#### Median value of vehicle installment loans for families with holdings By education of head



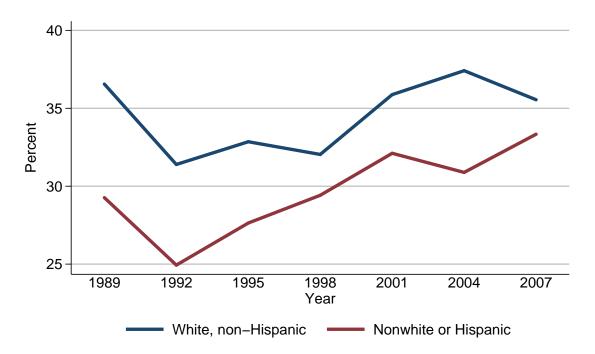
	Education of head						
Year	No high school	High school	Some college	College degree			
	diploma	diploma					
Level (tho	ousands of 2007 dollars	s)					
1989	8.5	8.2	9.8	9.6			
1992	4.3	6.6	9.8	9.6			
1995	7.0	9.5	8.5	9.8			
1998	10.3	10.2	10.9	11.1			
2001	9.5	9.4	12.0	11.8			
2004	9.6	10.1	13.0	13.1			
2007	10.3	10.9	11.6	12.4			
Three-yea	ar change (percent)						
1992	-49.4	-19.5	0.0	0.0			
1995	62.8	43.9	-13.3	2.1			
1998	47.1	7.4	28.2	13.3			
2001	-7.8	-7.8	10.1	6.3			
2004	1.1	7.4	8.3	11.0			
2007	7.3	7.9	-10.8	-5.3			

#### Mean value of vehicle installment loans for families with holdings By education of head



		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars)			
1989	10.3	13.1	11.9	11.8
1992	6.9	8.2	10.4	12.0
1995	9.8	11.2	10.6	11.9
1998	12.3	12.5	14.4	14.8
2001	11.1	11.6	14.8	14.2
2004	12.0	13.8	15.2	16.0
2007	12.9	14.3	14.6	15.3
Three-yea	ar change (percent)			
1992	-33.0	-37.4	-12.6	1.7
1995	42.0	36.6	1.9	-0.8
1998	25.5	11.6	35.8	24.4
2001	-9.8	-7.2	2.8	-4.1
2004	8.1	19.0	2.7	12.7
2007	7.5	3.6	-3.9	-4.4

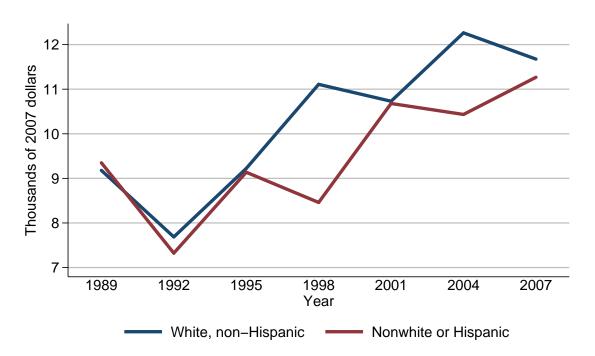
### Percent of families with vehicle installment loans By race or ethnicity of respondent



#### Percent of families with vehicle installment loans

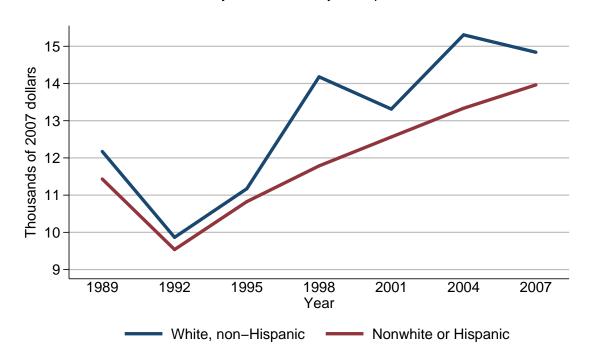
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	36.6	29.3
1992	31.4	24.9
1995	32.9	27.6
1998	32.0	29.4
2001	35.9	32.1
2004	37.4	30.9
2007	35.5	33.3
Three-year cha	nge (percentage points)	
1992	-5.2	-4.4
1995	1.5	2.7
1998	-0.9	1.8
2001	3.9	2.7
2004	1.5	-1.2
2007	-1.9	2.4

### Median value of vehicle installment loans for families with holdings By race or ethnicity of respondent



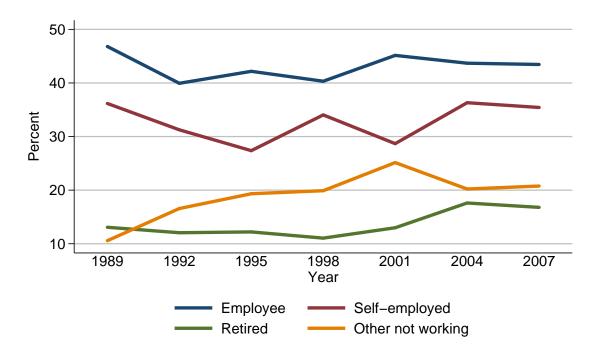
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	9.2	9.3
1992	7.7	7.3
1995	9.2	9.1
1998	11.1	8.5
2001	10.7	10.7
2004	12.3	10.4
2007	11.7	11.3
Three-year cha	ange (percent)	
1992	-16.3	-21.5
1995	19.5	24.7
1998	20.7	-6.6
2001	-3.6	25.9
2004	15.0	-2.8
2007	-4.9	8.7

### Mean value of vehicle installment loans for families with holdings By race or ethnicity of respondent



	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	12.2	11.4
1992	9.9	9.5
1995	11.2	10.8
1998	14.2	11.8
2001	13.3	12.6
2004	15.3	13.3
2007	14.8	14.0
Three-year char	nge (percent)	
1992	-18.9	-16.7
1995	13.1	13.7
1998	26.8	9.3
2001	-6.3	6.8
2004	15.0	5.6
2007	-3.3	5.3

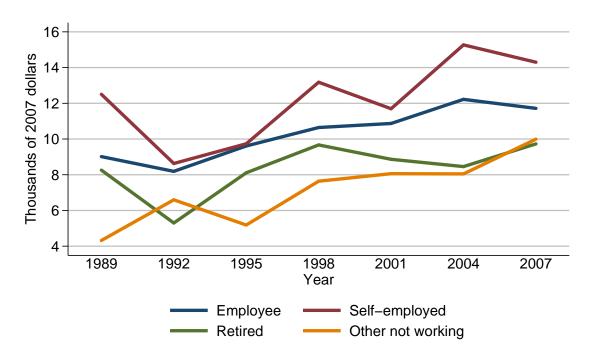
## Percent of families with vehicle installment loans By current work status of head



Percent	Ωf	families	with	vehicle	installment	loane
reitein	υı	iaiiiiies	WILLI	vernde	IIIStallilleill	ioaiis

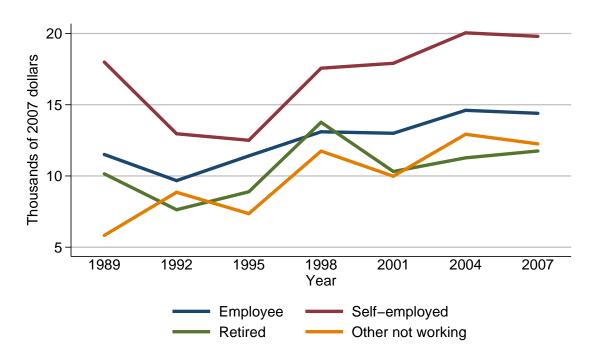
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not		
				working		
Level (perd	cent)					
1989	46.8	36.2	13.1	10.6		
1992	39.9	31.3	12.1	16.6		
1995	42.2	27.4	12.2	19.3		
1998	40.3	34.0	11.0	19.9		
2001	45.1	28.7	13.0	25.1		
2004	43.7	36.3	17.6	20.2		
2007	43.5	35.4	16.8	20.8		
Three-year	r change (percentag	ge points)				
1992	-6.9	-4.9	-1.0	6.0		
1995	2.3	-3.9	0.1	2.7		
1998	-1.9	6.6	-1.2	0.6		
2001	4.8	-5.3	2.0	5.2		
2004	-1.4	7.6	4.6	-4.9		
2007	-0.2	-0.9	-0.8	0.6		

### Median value of vehicle installment loans for families with holdings By current work status of head



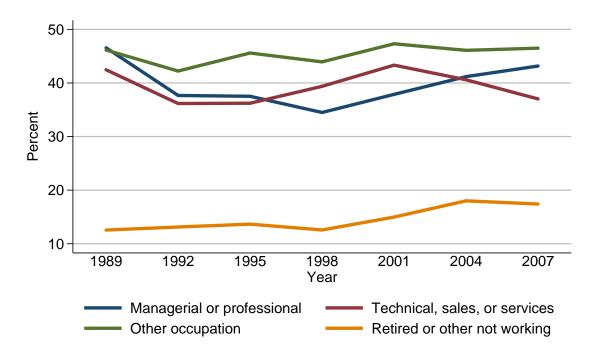
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	ısands of 2007 dolla	ars)		
1989	9.0	12.5	8.3	4.3
1992	8.2	8.6	5.3	6.6
1995	9.6	9.7	8.1	5.2
1998	10.6	13.2	9.7	7.6
2001	10.9	11.7	8.9	8.1
2004	12.2	15.3	8.5	8.0
2007	11.7	14.3	9.7	10.0
Three-year	r change (percent)			
1992	-8.9	-31.2	-36.1	53.5
1995	17.1	12.8	52.8	-21.2
1998	10.4	36.1	19.8	46.2
2001	2.8	-11.4	-8.2	6.6
2004	11.9	30.8	-4.5	-1.2
2007	-4.1	-6.5	14.1	25.0

### Mean value of vehicle installment loans for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	ısands of 2007 doll	ars)		
1989	11.5	18.0	10.2	5.8
1992	9.7	13.0	7.6	8.9
1995	11.4	12.5	8.9	7.4
1998	13.1	17.6	13.8	11.7
2001	13.0	17.9	10.3	10.0
2004	14.6	20.0	11.3	12.9
2007	14.4	19.8	11.8	12.3
Three-year	r change (percent)			
1992	-15.7	-27.8	-25.5	53.4
1995	17.5	-3.8	17.1	-16.9
1998	14.9	40.8	55.1	58.1
2001	-0.8	1.7	-25.4	-14.5
2004	12.3	11.7	9.7	29.0
2007	-1.4	-1.0	4.4	-4.7

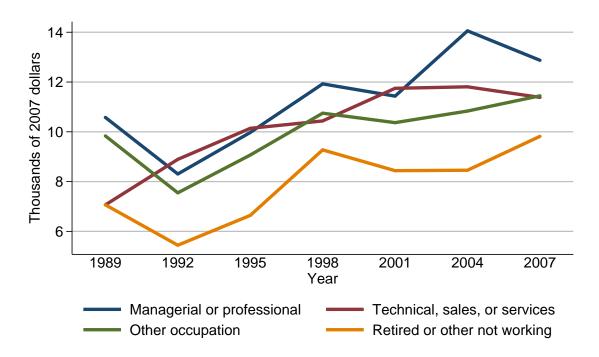
## Percent of families with vehicle installment loans By current occupation of head



Percent of	f families	with	vehicle	installmer	it loans
reiteiit	Iammes	VVILII	veilicle	IIIStallillei	II IVAIIS

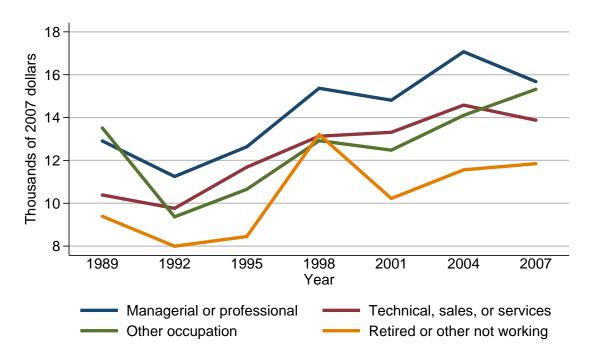
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	46.6	42.5	46.1	12.6	
1992	37.7	36.2	42.2	13.1	
1995	37.5	36.2	45.6	13.7	
1998	34.5	39.4	43.9	12.6	
2001	37.9	43.3	47.3	15.0	
2004	41.2	40.6	46.1	18.0	
2007	43.2	37.0	46.5	17.4	
Three-yea	ar change (percentag	e points)			
1992	-8.9	-6.3	-3.9	0.5	
1995	-0.2	0.0	3.4	0.6	
1998	-3.0	3.2	-1.7	-1.1	
2001	3.4	3.9	3.4	2.4	
2004	3.3	-2.7	-1.2	3.0	
2007	2.0	-3.6	0.4	-0.6	

### Median value of vehicle installment loans for families with holdings By current occupation of head



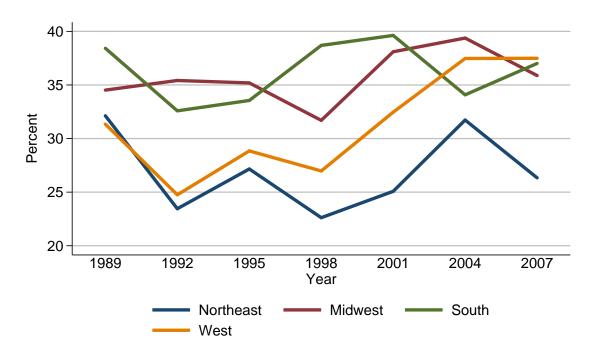
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	ars)		
1989	10.6	7.1	9.8	7.1
1992	8.3	8.9	7.5	5.4
1995	10.0	10.1	9.1	6.6
1998	11.9	10.4	10.7	9.3
2001	11.4	11.7	10.4	8.4
2004	14.1	11.8	10.8	8.5
2007	12.9	11.4	11.4	9.8
Three-yea	ar change (percent)			
1992	-21.7	25.4	-23.5	-23.9
1995	20.5	13.5	21.3	22.2
1998	19.0	3.0	17.6	40.9
2001	-4.2	12.5	-2.8	-9.7
2004	23.7	0.9	3.8	1.2
2007	-8.5	-3.4	5.6	15.3

### Mean value of vehicle installment loans for families with holdings By current occupation of head



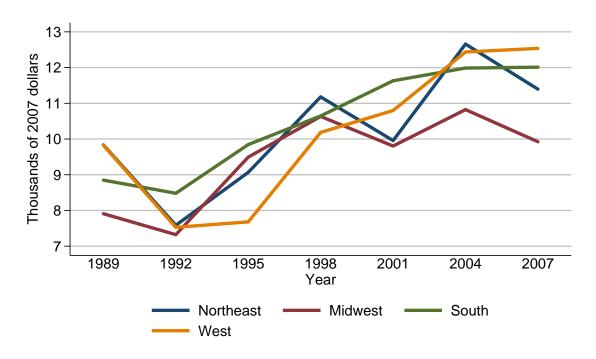
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	12.9	10.4	13.5	9.4
1992	11.2	9.8	9.4	8.0
1995	12.6	11.7	10.7	8.4
1998	15.4	13.1	12.9	13.2
2001	14.8	13.3	12.5	10.2
2004	17.1	14.6	14.1	11.6
2007	15.7	13.9	15.3	11.8
Three-yea	ar change (percent)			
1992	-13.2	-5.8	-30.4	-14.9
1995	12.5	19.4	13.8	5.0
1998	22.2	12.0	20.6	57.1
2001	-3.9	1.5	-3.1	-22.7
2004	15.5	9.8	12.8	13.7
2007	-8.2	-4.8	8.5	1.7

## Percent of families with vehicle installment loans By region



Percent of families with vehicle installment loans

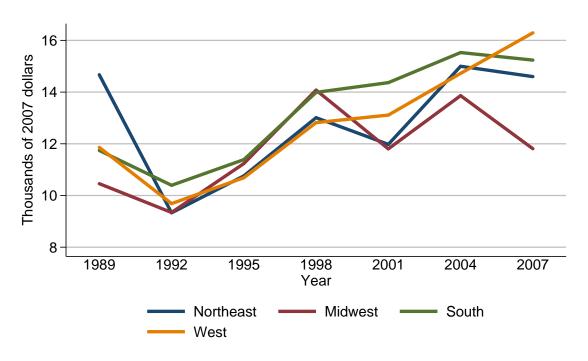
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	32.1	34.5	38.4	31.3
1992	23.5	35.4	32.6	24.8
1995	27.2	35.2	33.6	28.8
1998	22.6	31.7	38.7	27.0
2001	25.1	38.1	39.6	32.5
2004	31.7	39.4	34.1	37.5
2007	26.3	35.9	37.0	37.5
Three-year	r change (percentage	e points)		
1992	-8.6	0.9	-5.8	-6.5
1995	3.7	-0.2	1.0	4.0
1998	-4.6	-3.5	5.1	-1.8
2001	2.5	6.4	0.9	5.5
2004	6.6	1.3	-5.5	5.0
2007	-5.4	-3.5	2.9	0.0



Median value of vehicle installment loans for families with holdings

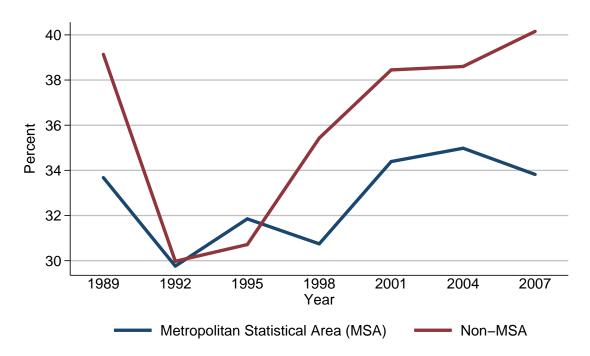
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	9.8	7.9	8.8	9.8
1992	7.6	7.3	8.5	7.5
1995	9.1	9.5	9.8	7.7
1998	11.2	10.6	10.6	10.2
2001	10.0	9.8	11.6	10.8
2004	12.7	10.8	12.0	12.4
2007	11.4	9.9	12.0	12.5
Three-year	r change (percent)			
1992	-22.4	-7.6	-3.4	-23.5
1995	19.7	30.1	15.3	2.7
1998	23.1	11.6	8.2	32.5
2001	-10.7	-7.5	9.4	5.9
2004	27.0	10.2	3.4	14.8
2007	-10.2	-8.3	0.0	0.8

#### Mean value of vehicle installment loans for families with holdings By region



		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	14.7	10.5	11.7	11.9
1992	9.3	9.3	10.4	9.7
1995	10.8	11.2	11.4	10.7
1998	13.0	14.1	14.0	12.8
2001	12.0	11.8	14.4	13.1
2004	15.0	13.9	15.5	14.7
2007	14.6	11.8	15.2	16.3
Three-year	r change (percent)			
1992	-36.7	-11.4	-11.1	-18.5
1995	16.1	20.4	9.6	10.3
1998	20.4	25.9	22.8	19.6
2001	-7.7	-16.3	2.9	2.3
2004	25.0	17.8	7.6	12.2
2007	-2.7	-15.1	-1.9	10.9

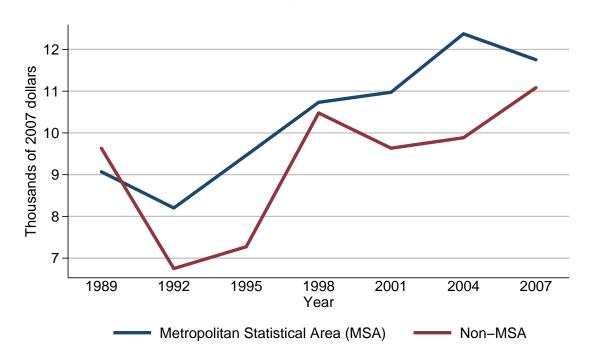
### Percent of families with vehicle installment loans By urbanicity



Percent of families with vehicle installment loans

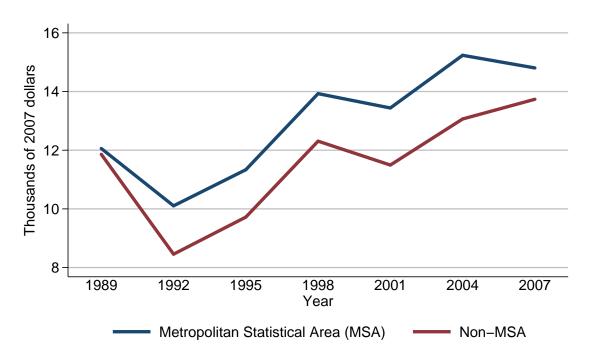
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (percen	t)		
1989	33.7	39.1	
1992	29.8	30.0	
1995	31.9	30.7	
1998	30.7	35.4	
2001	34.4	38.4	
2004	35.0	38.6	
2007	33.8	40.2	
Three-year ch	nange (percentage points)		
1992	-3.9	-9.1	
1995	2.1	0.7	
1998	-1.2	4.7	
2001	3.7	3.0	
2004	0.6	0.2	
2007	-1.2	1.6	

### Median value of vehicle installment loans for families with holdings By urbanicity



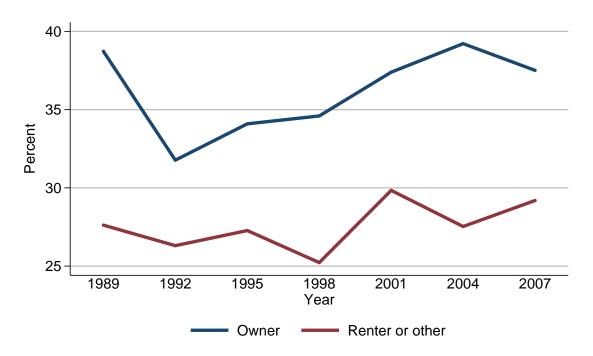
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	9.1	9.6
1992	8.2	6.8
1995	9.5	7.3
1998	10.7	10.5
2001	11.0	9.6
2004	12.4	9.9
2007	11.8	11.1
Three-year ch	nange (percent)	
1992	-9.9	-29.2
1995	15.9	7.4
1998	12.6	43.8
2001	2.8	-8.6
2004	12.7	3.1
2007	-4.8	12.1

# Mean value of vehicle installment loans for families with holdings By urbanicity



	wican value of vehicle installinent loans for	diffiles with holdings
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thous	ands of 2007 dollars)	
1989	12.1	11.9
1992	10.1	8.5
1995	11.3	9.7
1998	13.9	12.3
2001	13.4	11.5
2004	15.2	13.1
2007	14.8	13.7
Three-year o	change (percent)	
1992	-16.5	-28.6
1995	11.9	14.1
1998	23.0	26.8
2001	-3.6	-6.5
2004	13.4	13.9
2007	-2.6	4.6

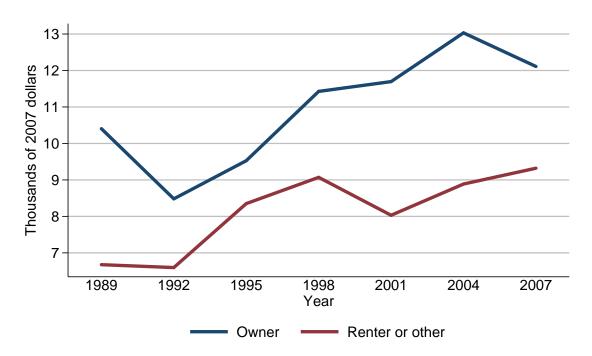
## Percent of families with vehicle installment loans By housing status



#### Percent of families with vehicle installment loans

	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	38.7	27.6	
1992	31.8	26.3	
1995	34.1	27.3	
1998	34.6	25.2	
2001	37.4	29.8	
2004	39.2	27.5	
2007	37.5	29.2	
Three-year chang	ge (percentage points)		
1992	-6.9	-1.3	
1995	2.3	1.0	
1998	0.5	-2.1	
2001	2.8	4.6	
2004	1.8	-2.3	
2007	-1.7	1.7	

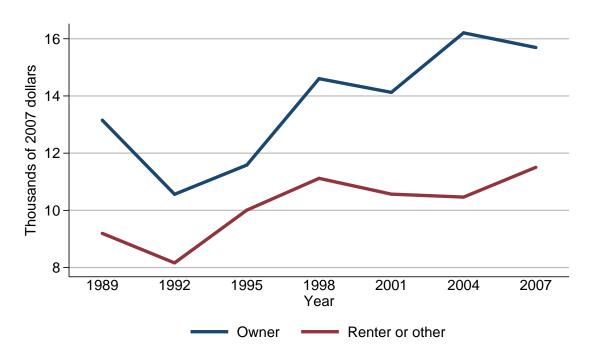
# Median value of vehicle installment loans for families with holdings By housing status



Median value of vehicle installment loans for families with holdings

	Housing status		
Year	Owner	Renter or other	
Level (thousands o	of 2007 dollars)		
1989	10.4	6.7	
1992	8.5	6.6	
1995	9.5	8.4	
1998	11.4	9.1	
2001	11.7	8.0	
2004	13.0	8.9	
2007	12.1	9.3	
Three-year change	e (percent)		
1992	-18.3	-1.5	
1995	11.8	27.3	
1998	20.0	8.3	
2001	2.6	-12.1	
2004	11.1	11.2	
2007	-6.9	4.5	

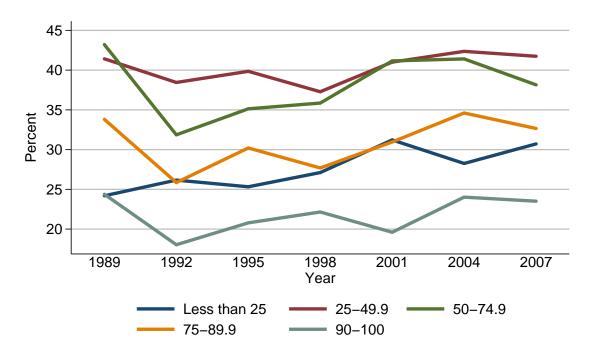
# Mean value of vehicle installment loans for families with holdings By housing status



Mean value of vehicle installment loans for families with holdings

	Hoi	Housing status			
Year	Owner	Renter or other			
		Treffice of other			
Level (thousands of 2007 dollars)					
1989	13.2	9.2			
1992	10.6	8.2			
1995	11.6	10.0			
1998	14.6	11.1			
2001	14.1	10.6			
2004	16.2	10.5			
2007	15.7	11.5			
Three-year change (percent)					
1992	-19.7	-10.9			
1995	9.4	22.0			
1998	25.9	11.0			
2001	-3.4	-4.5			
2004	14.9	-0.9			
2007	-3.1	9.5			

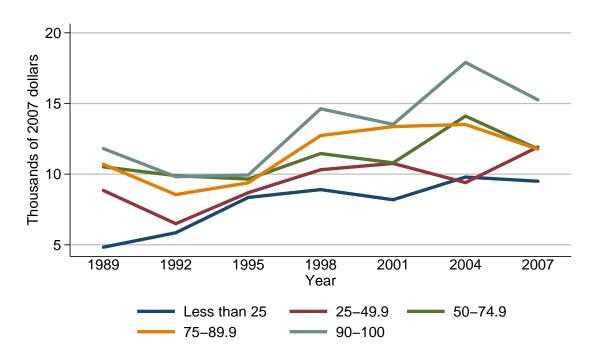
## Percent of families with vehicle installment loans By percentile of net worth



Percent of families with vehicle installment loans

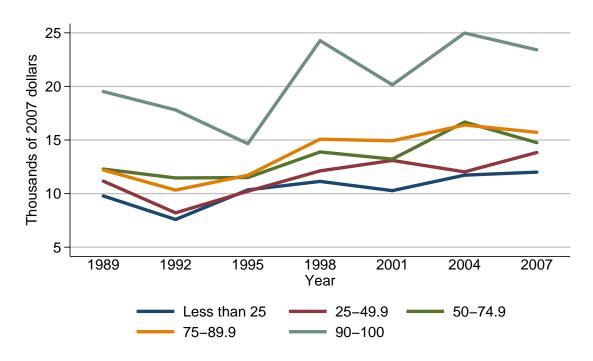
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (percent)						
1989	24.2	41.4	43.2	33.8	24.4	
1992	26.2	38.4	31.9	25.9	18.0	
1995	25.3	39.8	35.1	30.2	20.8	
1998	27.1	37.3	35.9	27.7	22.2	
2001	31.2	41.0	41.2	31.0	19.6	
2004	28.3	42.4	41.4	34.6	24.0	
2007	30.7	41.7	38.1	32.7	23.5	
Three-year change (percentage points)						
1992	2.0	-3.0	-11.3	-7.9	-6.4	
1995	-0.9	1.4	3.2	4.3	2.8	
1998	1.8	-2.5	0.8	-2.5	1.4	
2001	4.1	3.7	5.3	3.3	-2.6	
2004	-2.9	1.4	0.2	3.6	4.4	
2007	2.4	-0.7	-3.3	-1.9	-0.5	

### Median value of vehicle installment loans for families with holdings By percentile of net worth



Percentile of net worth						
Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (thousands of 2007 dollars)						
4.8	8.8	10.5	10.7	11.8		
5.9	6.5	9.9	8.6	9.8		
8.4	8.7	9.6	9.4	9.9		
8.9	10.3	11.5	12.7	14.6		
8.2	10.8	10.8	13.4	13.5		
9.8	9.4	14.1	13.5	17.9		
9.5	11.9	11.8	11.8	15.3		
Three-year change (percent)						
22.9	-26.1	-5.7	-19.6	-16.9		
42.4	33.8	-3.0	9.3	1.0		
6.0	18.4	19.8	35.1	47.5		
-7.9	4.9	-6.1	5.5	-7.5		
19.5	-13.0	30.6	0.7	32.6		
-3.1	26.6	-16.3	-12.6	-14.5		
	9.8 9.8 9.8 9.5 9.5 9.8 9.5 9.5 9.6 9.5 9.7 9.9 42.4 6.0 -7.9 19.5	Less than 25 25-49.9  ousands of 2007 dollars)  4.8 8.8 5.9 6.5 8.4 8.7 8.9 10.3 8.2 10.8 9.8 9.4 9.5 11.9  ar change (percent)  22.9 -26.1 42.4 33.8 6.0 18.4 -7.9 4.9 19.5 -13.0	Less than 25 25-49.9 50-74.9  ousands of 2007 dollars)  4.8 8.8 10.5 5.9 6.5 9.9 8.4 8.7 9.6 8.9 10.3 11.5 8.2 10.8 10.8 9.8 9.4 14.1 9.5 11.9 11.8  ear change (percent)  22.9 -26.1 -5.7 42.4 33.8 -3.0 6.0 18.4 19.8 -7.9 4.9 -6.1 19.5 -13.0 30.6	Less than 25     25-49.9     50-74.9     75-89.9       ousands of 2007 dollars)       4.8     8.8     10.5     10.7       5.9     6.5     9.9     8.6       8.4     8.7     9.6     9.4       8.9     10.3     11.5     12.7       8.2     10.8     10.8     13.4       9.8     9.4     14.1     13.5       9.5     11.9     11.8     11.8       ar change (percent)       22.9     -26.1     -5.7     -19.6       42.4     33.8     -3.0     9.3       6.0     18.4     19.8     35.1       -7.9     4.9     -6.1     5.5       19.5     -13.0     30.6     0.7		

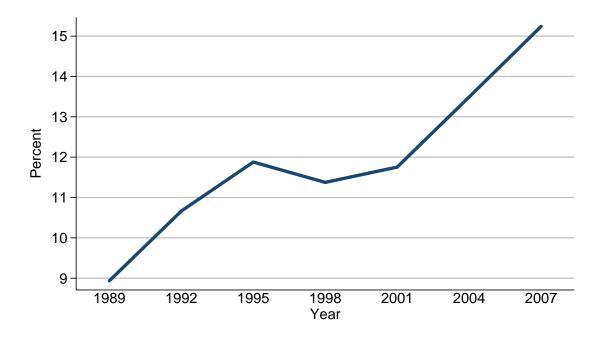
## Mean value of vehicle installment loans for families with holdings By percentile of net worth



		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	9.8	11.2	12.3	12.2	19.5
1992	7.6	8.2	11.5	10.3	17.8
1995	10.3	10.2	11.5	11.7	14.7
1998	11.1	12.1	13.9	15.1	24.3
2001	10.3	13.1	13.2	14.9	20.2
2004	11.7	12.0	16.7	16.4	25.0
2007	12.0	13.8	14.8	15.7	23.4
Three-ye	ear change (percen	t)			
1992	-22.4	-26.8	-6.5	-15.6	-8.7
1995	35.5	24.4	0.0	13.6	-17.4
1998	7.8	18.6	20.9	29.1	65.3
2001	-7.2	8.3	-5.0	-1.3	-16.9
2004	13.6	-8.4	26.5	10.1	23.8
2007	2.6	15.0	-11.4	-4.3	-6.4

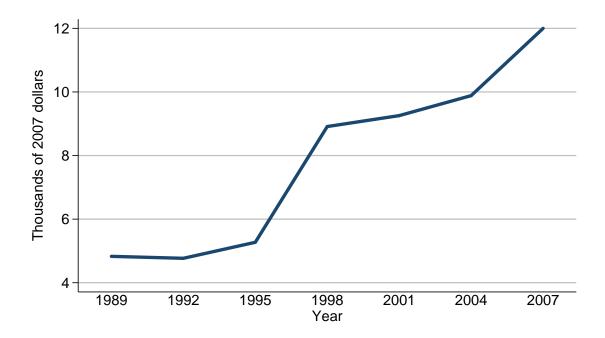
## Percent of families with education installment loans

### For all families



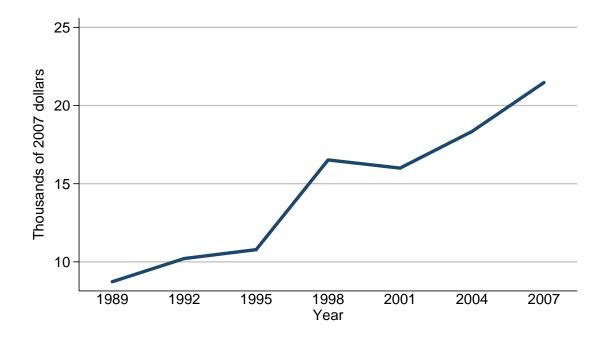
Percent of families with education installment loans						
Year	All families					
Level (percent)						
1989	8.9					
1992	10.7					
1995	11.9					
1998	11.4					
2001	11.8					
2004	13.5					
2007	15.2					
Three-year change (percentage	points)					
1992	1.8					
1995	1.2					
1998	-0.5					
2001	0.4					
2004	1.7					
2007	1.7					

# Median value of education installment loans for families with holdings For all families



Median value of education installment loans for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	4.8					
1992	4.8					
1995	5.3					
1998	8.9					
2001	9.3					
2004	9.9					
2007	12.0					
Three-year change (percent)						
1992	0.0					
1995	10.4					
1998	67.9					
2001	4.5					
2004	6.5					
2007	21.2					

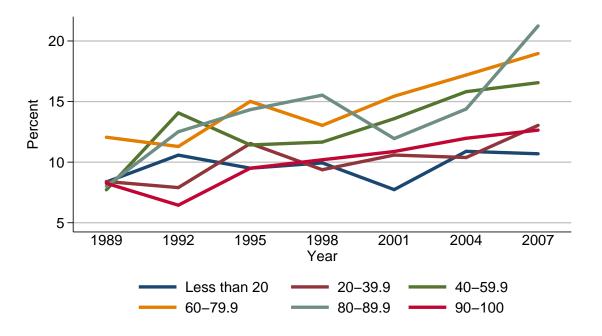
# Mean value of education installment loans for families with holdings For all families



Mean value of education installment loans for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	8.7					
1992	10.2					
1995	10.8					
1998	16.5					
2001	16.0					
2004	18.3					
2007	21.5					
Three-year change (percent)						
1992	17.2					
1995	5.9					
1998	52.8					
2001	-3.0					
2004	14.4					
2007	17.5					

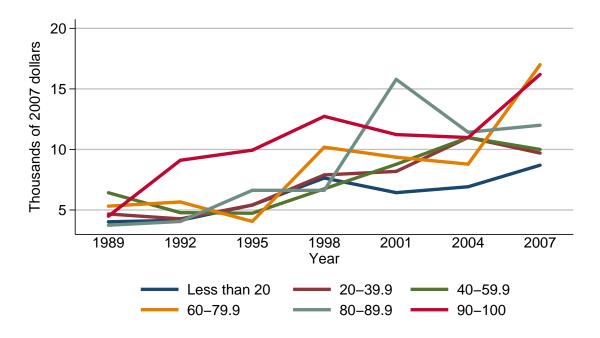
### Percent of families with education installment loans

By percentile of income



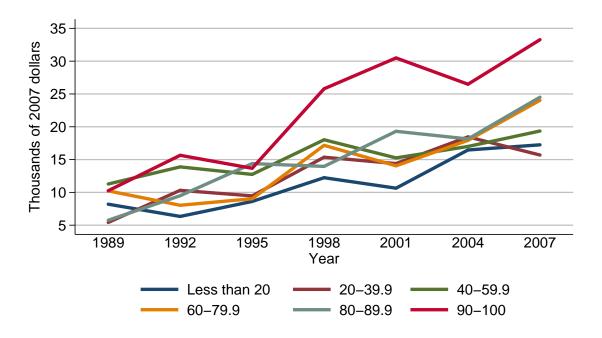
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	8.4	8.4	7.7	12.1	8.0	8.3	
1992	10.6	7.9	14.1	11.3	12.5	6.4	
1995	9.5	11.5	11.4	15.0	14.3	9.5	
1998	9.9	9.4	11.7	13.0	15.5	10.2	
2001	7.7	10.6	13.6	15.4	11.9	10.9	
2004	10.9	10.4	15.8	17.2	14.4	12.0	
2007	10.7	13.0	16.6	19.0	21.2	12.6	
Three-ye	ear change (per	rcentage point	s)				
1992	2.2	-0.5	6.4	-0.8	4.5	-1.9	
1995	-1.1	3.6	-2.7	3.7	1.8	3.1	
1998	0.4	-2.1	0.3	-2.0	1.2	0.7	
2001	-2.2	1.2	1.9	2.4	-3.6	0.7	
2004	3.2	-0.2	2.2	1.8	2.5	1.1	
2007	-0.2	2.6	8.0	1.8	6.8	0.6	

By percentile of income



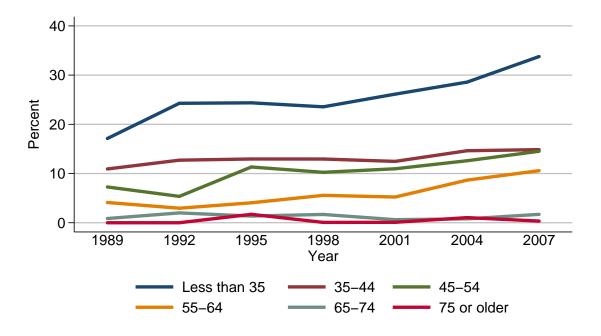
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
Level (th	ousands of 200	07 dollars)					
1989	4.0	4.7	6.4	5.3	3.7	4.5	
1992	4.1	4.3	4.8	5.7	4.0	9.1	
1995	5.4	5.4	4.7	4.1	6.6	9.9	
1998	7.6	7.9	6.7	10.2	6.6	12.7	
2001	6.4	8.2	8.8	9.4	15.8	11.2	
2004	6.9	11.0	11.0	8.8	11.4	11.0	
2007	8.7	9.7	10.0	17.0	12.0	16.2	
Three-ye	ear change (pei	rcent)					
1992	2.5	-8.5	-25.0	7.5	8.1	102.2	
1995	31.7	25.6	-2.1	-28.1	65.0	8.8	
1998	40.7	46.3	42.6	148.8	0.0	28.3	
2001	-15.8	3.8	31.3	-7.8	139.4	-11.8	
2004	7.8	34.1	25.0	-6.4	-27.8	-1.8	
2007	26.1	-11.8	-9.1	93.2	5.3	47.3	

By percentile of income



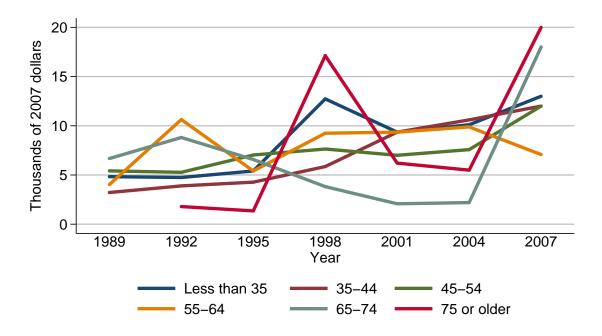
Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	8.2	5.4	11.3	10.2	5.8	10.3	
1992	6.3	10.3	13.9	8.0	9.5	15.7	
1995	8.6	9.5	12.7	9.0	14.4	13.7	
1998	12.2	15.4	18.0	17.2	14.0	25.8	
2001	10.6	14.4	15.3	14.1	19.3	30.5	
2004	16.5	18.5	17.0	17.9	18.1	26.5	
2007	17.2	15.7	19.4	24.0	24.5	33.3	
Three-ye	ear change (pei	cent)					
1992	-23.2	90.7	23.0	-21.6	63.8	52.4	
1995	36.5	-7.8	-8.6	12.5	51.6	-12.7	
1998	41.9	62.1	41.7	91.1	-2.8	88.3	
2001	-13.1	-6.5	-15.0	-18.0	37.9	18.2	
2004	55.7	28.5	11.1	27.0	-6.2	-13.1	
2007	4.2	-15.1	14.1	34.1	35.4	25.7	

# Percent of families with education installment loans By age of head



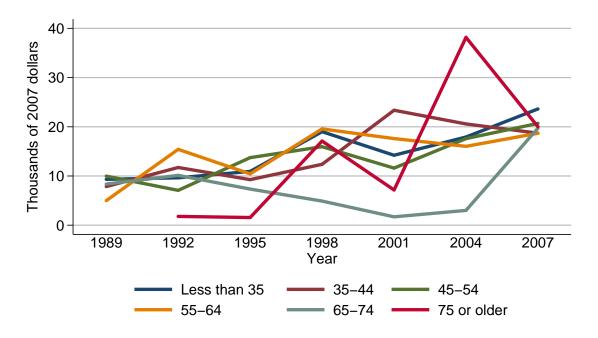
Percent of families	with education	installment loans
	A (1	

	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (pe	ercent)						
1989	17.1	10.9	7.3	4.1	0.9	0.0	
1992	24.3	12.7	5.4	3.0	2.0	0.0	
1995	24.4	13.0	11.3	4.1	1.4	1.7	
1998	23.6	12.9	10.3	5.6	1.7	0.1	
2001	26.1	12.5	11.0	5.2	0.6	0.1	
2004	28.6	14.6	12.6	8.7	8.0	1.0	
2007	33.8	14.9	14.5	10.6	1.7	0.3	
Three-ye	ear change (per	centage point	s)				
1992	7.2	1.8	-1.9	-1.1	1.1	0.0	
1995	0.1	0.3	5.9	1.1	-0.6	1.7	
1998	-0.8	-0.1	-1.0	1.5	0.3	-1.6	
2001	2.5	-0.4	0.7	-0.4	-1.1	0.0	
2004	2.5	2.1	1.6	3.5	0.2	0.9	
2007	5.2	0.3	1.9	1.9	0.9	-0.7	



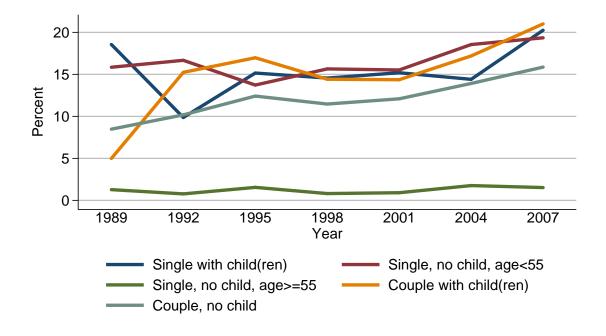
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	nousands of 200	7 dollars)						
1989	4.8	3.2	5.4	4.0	6.7	·		
1992	4.7	3.9	5.3	10.6	8.8	1.8		
1995	5.4	4.3	7.0	5.4	6.6	1.4		
1998	12.7	5.9	7.6	9.2	3.8	17.1		
2001	9.4	9.4	7.0	9.4	2.1	6.2		
2004	10.1	10.6	7.6	9.9	2.2	5.5		
2007	13.0	12.0	12.0	7.1	18.0	20.0		
Three-ye	ear change (per	cent)						
1992	-2.1	21.9	-1.9	165.0	31.3	·		
1995	14.9	10.3	32.1	-49.1	-25.0	-22.2		
1998	135.2	37.2	8.6	70.4	-42.4	1121.4		
2001	-26.0	59.3	-7.9	2.2	-44.7	-63.7		
2004	7.4	12.8	8.6	5.3	4.8	-11.3		
2007	28.7	13.2	57.9	-28.3	718.2	263.6		

# Mean value of education installment loans for families with holdings By age of head



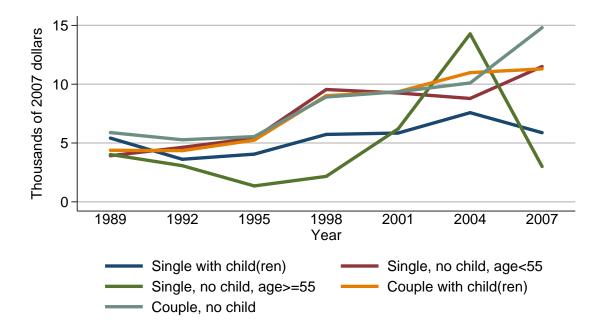
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	9.3	7.9	10.0	5.0	8.4	•		
1992	9.6	11.7	7.1	15.4	10.1	1.8		
1995	10.9	9.3	13.7	10.4	7.3	1.6		
1998	19.0	12.4	16.0	19.6	4.9	17.1		
2001	14.2	23.4	11.6	17.6	1.7	7.2		
2004	17.9	20.6	17.6	16.0	3.0	38.2		
2007	23.6	18.7	20.7	18.7	19.7	20.0		
Three-ye	ear change (per	cent)						
1992	3.2	48.1	-29.0	208.0	20.2			
1995	13.5	-20.5	93.0	-32.5	-27.7	-11.1		
1998	74.3	33.3	16.8	88.5	-32.9	968.8		
2001	-25.3	88.7	-27.5	-10.2	-65.3	-57.9		
2004	26.1	-12.0	51.7	-9.1	76.5	430.6		
2007	31.8	-9.2	17.6	16.9	556.7	-47.6		

# Percent of families with education installment loans By family structure



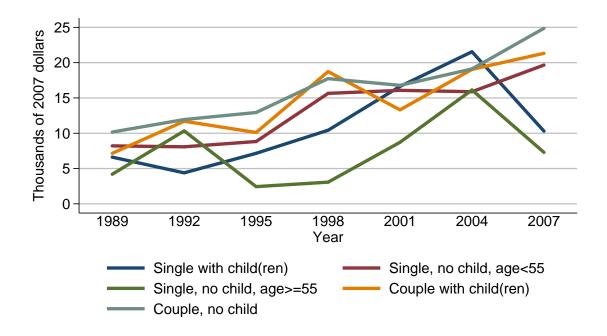
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	18.6	15.8	1.3	5.0	8.5
1992	9.9	16.7	8.0	15.2	10.2
1995	15.2	13.7	1.5	17.0	12.4
1998	14.6	15.6	8.0	14.4	11.5
2001	15.2	15.5	0.9	14.4	12.1
2004	14.4	18.6	1.8	17.2	13.9
2007	20.3	19.4	1.5	21.0	15.9
Three-ye	ar change (percei	ntage points)			
1992	-8.7	0.9	-0.5	10.2	1.7
1995	5.3	-3.0	0.7	1.8	2.2
1998	-0.6	1.9	-0.7	-2.6	-0.9
2001	0.6	-0.1	0.1	0.0	0.6
2004	-0.8	3.1	0.9	2.8	1.8
2007	5.9	0.8	-0.3	3.8	2.0

By family structure



					· J ·
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	5.4	3.9	4.0	4.4	5.9
1992	3.6	4.6	3.1	4.4	5.3
1995	4.1	5.4	1.4	5.2	5.5
1998	5.7	9.5	2.2	9.0	8.9
2001	5.8	9.3	6.2	9.4	9.4
2004	7.6	8.8	14.3	11.0	10.1
2007	5.9	11.5	3.0	11.3	14.8
Three-ye	ar change (perce	nt)			
1992	-33.3	17.9	-22.5	0.0	-10.2
1995	13.9	17.4	-54.8	18.2	3.8
1998	39.0	75.9	57.1	73.1	61.8
2001	1.8	-2.1	181.8	4.4	5.6
2004	31.0	-5.4	130.6	17.0	7.4
2007	-22.4	30.7	-79.0	2.7	46.5

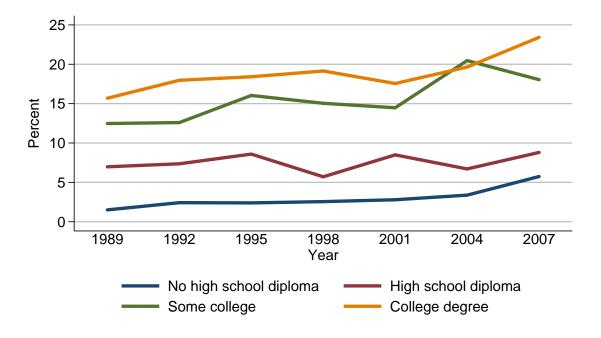
## Mean value of education installment loans for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	6.6	8.2	4.2	7.2	10.2
1992	4.4	8.1	10.3	11.7	11.9
1995	7.2	8.8	2.4	10.1	12.9
1998	10.4	15.7	3.1	18.7	17.7
2001	16.6	16.1	8.7	13.3	16.8
2004	21.5	15.9	16.1	19.0	19.1
2007	10.3	19.7	7.3	21.3	24.9
Three-ye	ar change (percei	nt)			
1992	-33.3	-1.2	145.2	62.5	16.7
1995	63.6	8.6	-76.7	-13.7	8.4
1998	44.4	78.4	29.2	85.1	37.2
2001	59.6	2.5	180.6	-28.9	-5.1
2004	29.5	-1.2	85.1	42.9	13.7
2007	-52.1	23.9	-54.7	12.1	30.4

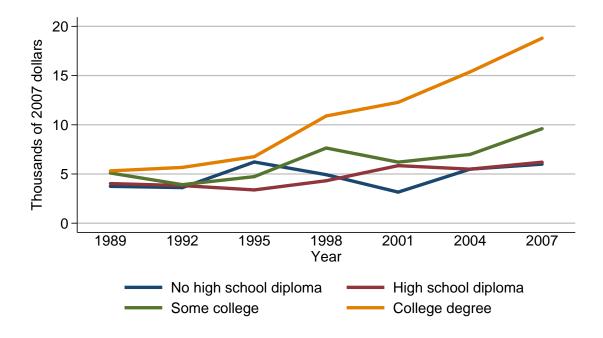
### Percent of families with education installment loans

By education of head



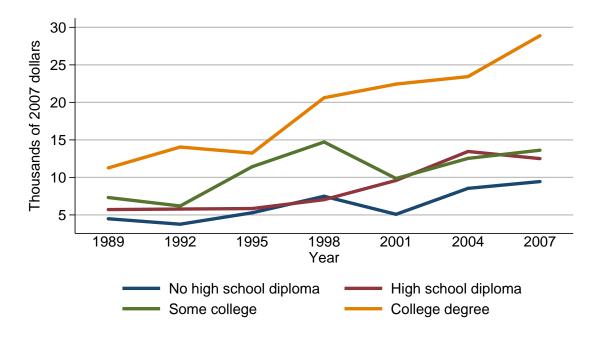
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (per	rcent)				
1989	1.5	7.0	12.5	15.7	
1992	2.4	7.4	12.6	18.0	
1995	2.4	8.6	16.0	18.4	
1998	2.6	5.7	15.0	19.1	
2001	2.8	8.5	14.5	17.6	
2004	3.4	6.7	20.5	19.6	
2007	5.7	8.8	18.0	23.4	
Three-yea	ar change (percentage	points)			
1992	0.9	0.4	0.1	2.3	
1995	0.0	1.2	3.4	0.4	
1998	0.2	-2.9	-1.0	0.7	
2001	0.2	2.8	-0.5	-1.5	
2004	0.6	-1.8	6.0	2.0	
2007	2.3	2.1	-2.5	3.8	

By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	3.7	4.0	5.1	5.3		
1992	3.6	3.8	3.9	5.7		
1995	6.2	3.4	4.7	6.8		
1998	4.9	4.3	7.6	10.9		
2001	3.2	5.8	6.2	12.3		
2004	5.5	5.5	7.0	15.4		
2007	6.0	6.2	9.6	18.8		
Three-yea	ar change (percent)					
1992	-2.7	-5.0	-23.5	7.5		
1995	72.2	-10.5	20.5	19.3		
1998	-21.0	26.5	61.7	60.3		
2001	-34.7	34.9	-18.4	12.8		
2004	71.9	-5.2	12.9	25.2		
2007	9.1	12.7	37.1	22.1		

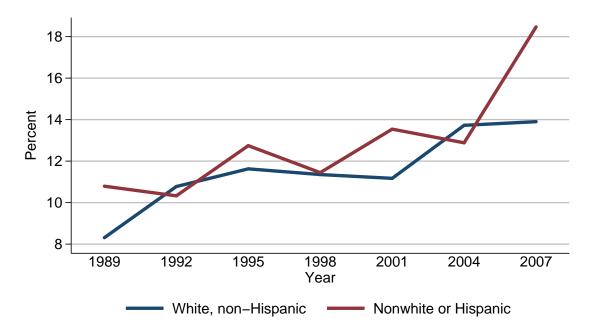
By education of head



	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (tho	ousands of 2007 dollars	s)				
1989	4.5	5.7	7.3	11.3		
1992	3.8	5.8	6.2	14.1		
1995	5.3	5.8	11.4	13.2		
1998	7.5	7.0	14.7	20.6		
2001	5.1	9.6	9.9	22.4		
2004	8.5	13.5	12.5	23.4		
2007	9.4	12.5	13.6	28.9		
Three-yea	ar change (percent)					
1992	-15.6	1.8	-15.1	24.8		
1995	39.5	0.0	83.9	-6.4		
1998	41.5	20.7	28.9	56.1		
2001	-32.0	37.1	-32.7	8.7		
2004	66.7	40.6	26.3	4.5		
2007	10.6	-7.4	8.8	23.5		

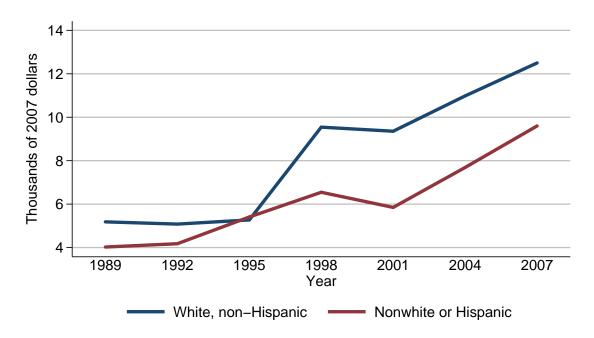
### Percent of families with education installment loans

By race or ethnicity of respondent



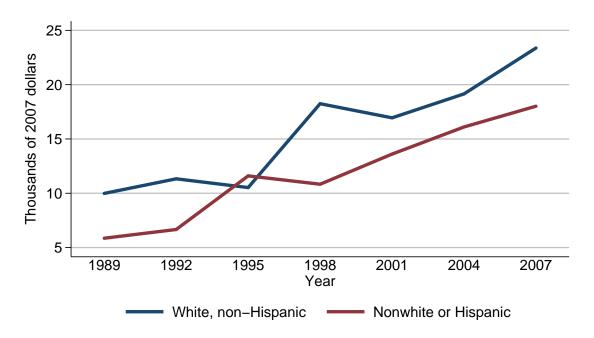
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	8.3	10.8			
1992	10.8	10.3			
1995	11.6	12.7			
1998	11.4	11.4			
2001	11.2	13.5			
2004	13.7	12.9			
2007	13.9	18.5			
Three-year cha	nge (percentage points)				
1992	2.5	-0.5			
1995	0.8	2.4			
1998	-0.2	-1.3			
2001	-0.2	2.1			
2004	2.5	-0.6			
2007	0.2	5.6			

By race or ethnicity of respondent



	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	5.2	4.0
1992	5.1	4.2
1995	5.3	5.4
1998	9.5	6.5
2001	9.4	5.8
2004	11.0	7.7
2007	12.5	9.6
Three-year cha	ange (percent)	
1992	-1.9	5.0
1995	3.9	28.6
1998	79.2	20.4
2001	-1.1	-10.8
2004	17.0	32.8
2007	13.6	24.7

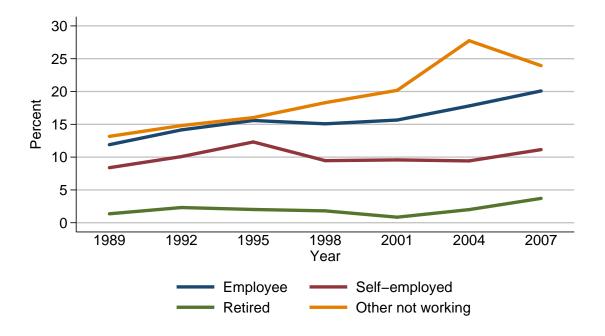
By race or ethnicity of respondent



	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (thousand	ls of 2007 dollars)				
1989	10.0	5.9			
1992	11.3	6.7			
1995	10.5	11.6			
1998	18.2	10.8			
2001	16.9	13.6			
2004	19.1	16.1			
2007	23.4	18.0			
Three-year char	nge (percent)				
1992	13.0	13.6			
1995	-7.1	73.1			
1998	73.3	-6.9			
2001	-7.1	25.9			
2004	13.0	18.4			
2007	22.5	11.8			

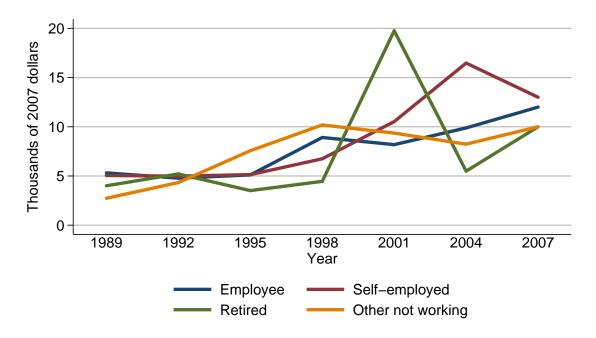
### Percent of families with education installment loans

By current work status of head



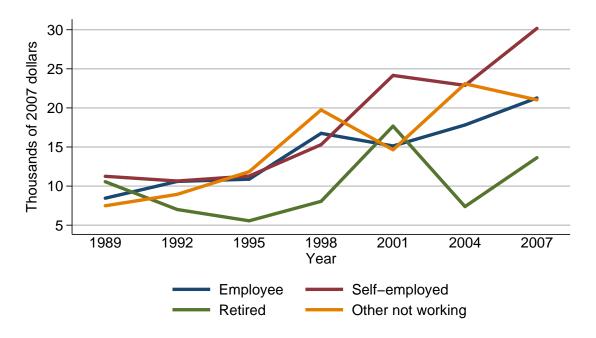
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not		
				working		
Level (perd	cent)					
1989	11.9	8.4	1.4	13.2		
1992	14.2	10.1	2.3	14.8		
1995	15.6	12.3	2.0	16.0		
1998	15.1	9.5	1.8	18.3		
2001	15.7	9.6	0.8	20.2		
2004	17.8	9.4	2.0	27.7		
2007	20.1	11.1	3.7	23.9		
Three-year	r change (percentag	ge points)				
1992	2.3	1.7	0.9	1.6		
1995	1.4	2.2	-0.3	1.2		
1998	-0.5	-2.8	-0.2	2.3		
2001	0.6	0.1	-1.0	1.9		
2004	2.1	-0.2	1.2	7.5		
2007	2.3	1.7	1.7	-3.8		

By current work status of head



	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (thou	usands of 2007 doll	ars)			
1989	5.3	5.1	4.0	2.7	
1992	4.8	5.0	5.2	4.3	
1995	5.1	5.1	3.5	7.6	
1998	8.9	6.7	4.5	10.2	
2001	8.2	10.5	19.8	9.4	
2004	9.9	16.5	5.5	8.2	
2007	12.0	13.0	10.0	10.0	
Three-yea	r change (percent)				
1992	-9.4	-2.0	30.0	59.3	
1995	6.2	2.0	-32.7	76.7	
1998	74.5	31.4	28.6	34.2	
2001	-7.9	56.7	340.0	-7.8	
2004	20.7	57.1	-72.2	-12.8	
2007	21.2	-21.2	81.8	22.0	

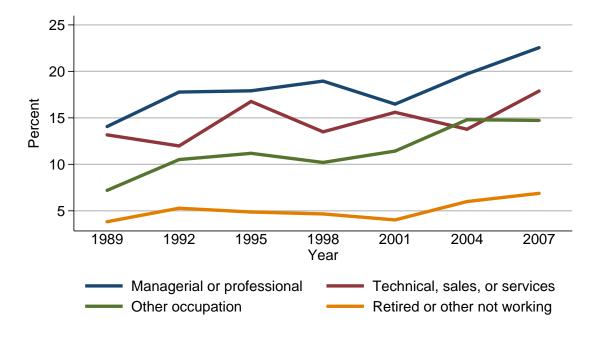
By current work status of head



	Current work status of head					
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	ısands of 2007 dolla	ars)				
1989	8.5	11.3	10.6	7.5		
1992	10.6	10.7	7.0	8.9		
1995	10.9	11.3	5.6	11.8		
1998	16.7	15.3	8.1	19.7		
2001	15.1	24.2	17.7	14.6		
2004	17.8	22.9	7.4	23.1		
2007	21.3	30.2	13.6	21.0		
Three-year	r change (percent)					
1992	24.7	-5.3	-34.0	18.7		
1995	2.8	5.6	-20.0	32.6		
1998	53.2	35.4	44.6	66.9		
2001	-9.6	58.2	118.5	-25.9		
2004	17.9	-5.4	-58.2	58.2		
2007	19.7	31.9	83.8	-9.1		

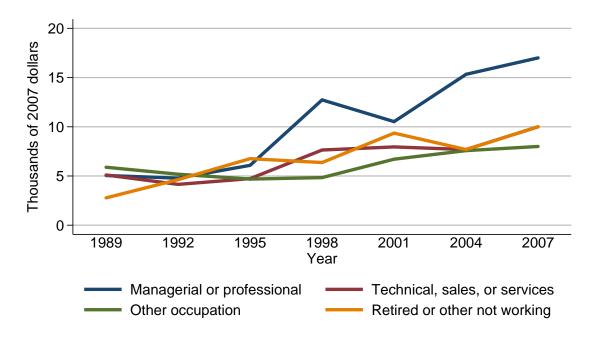
### Percent of families with education installment loans

By current occupation of head



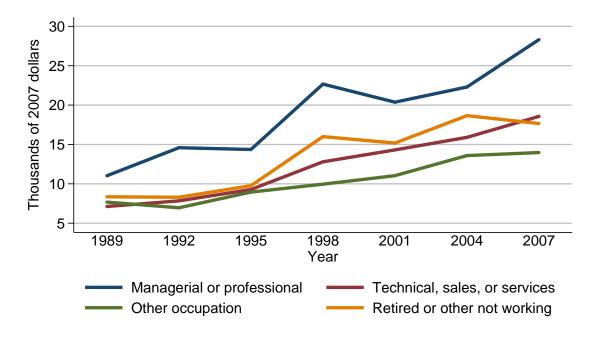
	Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other	
	professional	or services	occupation	not working	
Level (per	rcent)				
1989	14.1	13.2	7.2	3.8	
1992	17.8	12.0	10.5	5.3	
1995	17.9	16.8	11.2	4.9	
1998	19.0	13.5	10.2	4.7	
2001	16.5	15.6	11.4	4.0	
2004	19.7	13.8	14.8	6.0	
2007	22.6	17.9	14.7	6.9	
Three-yea	ar change (percentag	e points)			
1992	3.7	-1.2	3.3	1.5	
1995	0.1	4.8	0.7	-0.4	
1998	1.1	-3.3	-1.0	-0.2	
2001	-2.5	2.1	1.2	-0.7	
2004	3.2	-1.8	3.4	2.0	
2007	2.9	4.1	-0.1	0.9	

By current occupation of head



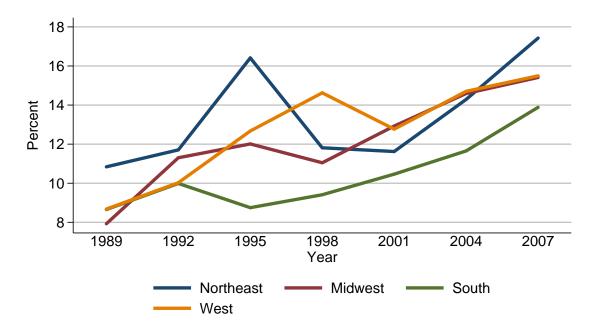
	Current occupation of head				
Year	Managerial or Technical, sales,		Other	Retired or other	
	professional	or services	occupation	not working	
Level (tho	ousands of 2007 dolla	nrs)			
1989	5.1	5.1	5.9	2.8	
1992	4.8	4.1	5.2	4.6	
1995	6.1	4.7	4.7	6.8	
1998	12.7	7.6	4.8	6.4	
2001	10.5	8.0	6.7	9.4	
2004	15.3	7.7	7.6	7.7	
2007	17.0	10.0	8.0	10.0	
Three-yea	ar change (percent)				
1992	-5.9	-19.6	-11.9	64.3	
1995	27.1	14.6	-9.6	47.8	
1998	108.2	61.7	2.1	-5.9	
2001	-17.3	5.3	39.6	46.9	
2004	45.7	-3.8	13.4	-18.1	
2007	11.1	29.9	5.3	29.9	

By current occupation of head

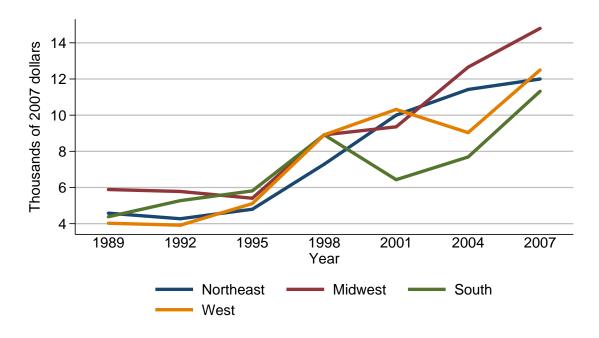


	Current occupation of head					
Year	Managerial or Technical, sales,		Other	Retired or other		
	professional	or services	occupation	not working		
Level (tho	ousands of 2007 dolla	nrs)				
1989	11.0	7.1	7.7	8.4		
1992	14.6	7.8	7.0	8.3		
1995	14.4	9.3	9.0	9.8		
1998	22.7	12.8	10.0	16.0		
2001	20.4	14.3	11.0	15.2		
2004	22.3	15.9	13.6	18.7		
2007	28.3	18.6	14.0	17.7		
Three-yea	ar change (percent)					
1992	32.7	9.9	-9.1	-1.2		
1995	-1.4	19.2	28.6	18.1		
1998	57.6	37.6	11.1	63.3		
2001	-10.1	11.7	10.0	-5.0		
2004	9.3	11.2	23.6	23.0		
2007	26.9	17.0	2.9	-5.3		

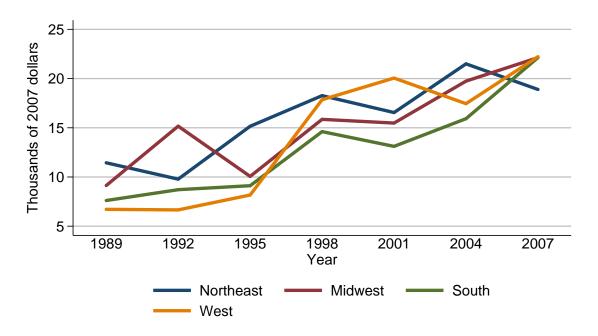
# Percent of families with education installment loans By region



	Region				
Year	Northeast	Midwest	South	West	
Level (perc	cent)				
1989	10.8	7.9	8.7	8.7	
1992	11.7	11.3	10.0	10.0	
1995	16.4	12.0	8.7	12.7	
1998	11.8	11.0	9.4	14.6	
2001	11.6	12.9	10.5	12.8	
2004	14.3	14.6	11.7	14.7	
2007	17.4	15.4	13.9	15.5	
Three-year	r change (percentage	e points)			
1992	0.9	3.4	1.3	1.3	
1995	4.7	0.7	-1.3	2.7	
1998	-4.6	-1.0	0.7	1.9	
2001	-0.2	1.9	1.1	-1.8	
2004	2.7	1.7	1.2	1.9	
2007	3.1	0.8	2.2	0.8	

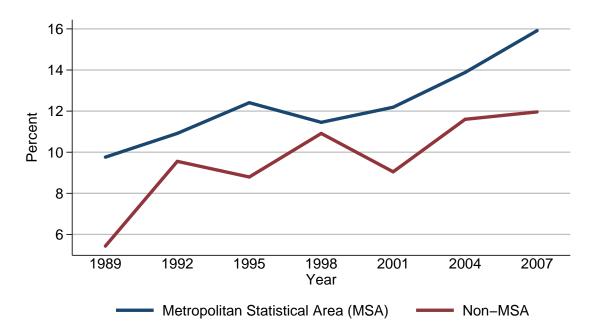


	Region			
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	s)		
1989	4.6	5.9	4.4	4.0
1992	4.3	5.8	5.3	3.9
1995	4.8	5.4	5.8	5.1
1998	7.3	8.9	8.9	8.9
2001	10.0	9.4	6.4	10.3
2004	11.4	12.7	7.7	9.0
2007	12.0	14.8	11.3	12.5
Three-year	r change (percent)			
1992	-6.5	-1.7	20.5	-2.5
1995	11.6	-6.9	9.4	30.8
1998	52.1	64.8	53.4	74.5
2001	37.0	5.6	-28.1	15.7
2004	14.0	35.1	20.3	-12.6
2007	5.3	16.5	46.8	38.9

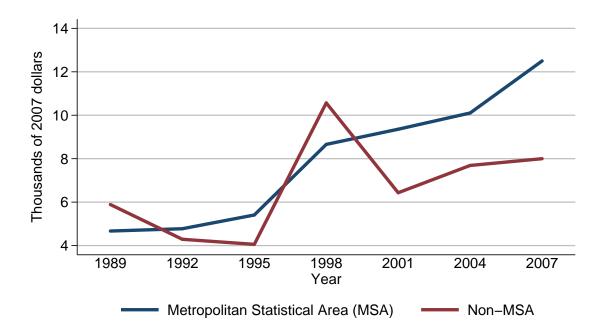


	Region				
Year	Northeast	Midwest	South	West	
Level (thou	sands of 2007 dollars	s)			
1989	11.4	9.1	7.6	6.7	
1992	9.8	15.2	8.7	6.7	
1995	15.2	10.1	9.1	8.2	
1998	18.3	15.9	14.6	17.9	
2001	16.5	15.5	13.1	20.1	
2004	21.5	19.7	15.9	17.4	
2007	18.9	22.1	22.1	22.2	
Three-year	r change (percent)				
1992	-14.0	67.0	14.5	0.0	
1995	55.1	-33.6	4.6	22.4	
1998	20.4	57.4	60.4	118.3	
2001	-9.8	-2.5	-10.3	12.3	
2004	30.3	27.1	21.4	-13.4	
2007	-12.1	12.2	39.0	27.6	

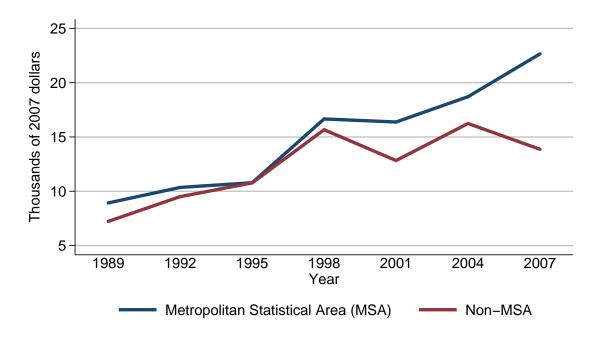
# Percent of families with education installment loans By urbanicity



	Urbanicit	ry .
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	ot)	
1989	9.8	5.4
1992	10.9	9.6
1995	12.4	8.8
1998	11.5	10.9
2001	12.2	9.0
2004	13.9	11.6
2007	15.9	12.0
Three-year cl	hange (percentage points)	
1992	1.1	4.2
1995	1.5	-0.8
1998	-0.9	2.1
2001	0.7	-1.9
2004	1.7	2.6
2007	2.0	0.4

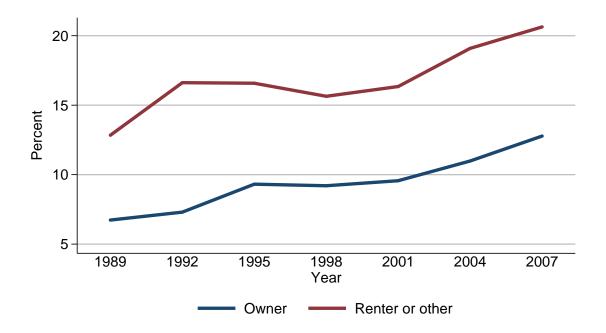


	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	ands of 2007 dollars)		
1989	4.7	5.9	
1992	4.8	4.3	
1995	5.4	4.1	
1998	8.7	10.6	
2001	9.4	6.4	
2004	10.1	7.7	
2007	12.5	8.0	
Three-year c	hange (percent)		
1992	2.1	-27.1	
1995	12.5	-4.7	
1998	61.1	158.5	
2001	8.0	-39.6	
2004	7.4	20.3	
2007	23.8	3.9	



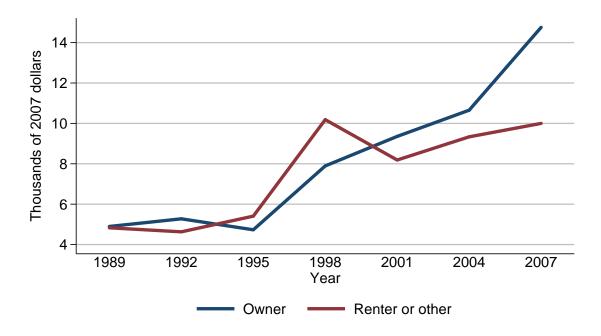
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	ands of 2007 dollars)		
1989	8.9	7.2	
1992	10.4	9.5	
1995	10.8	10.8	
1998	16.7	15.7	
2001	16.4	12.8	
2004	18.7	16.2	
2007	22.6	13.9	
Three-year c	hange (percent)		
1992	16.9	31.9	
1995	3.8	13.7	
1998	54.6	45.4	
2001	-1.8	-18.5	
2004	14.0	26.6	
2007	20.9	-14.2	

# Percent of families with education installment loans By housing status



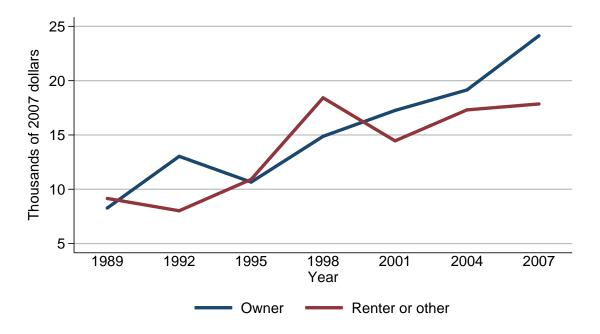
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	6.7	12.8	
1992	7.3	16.6	
1995	9.3	16.6	
1998	9.2	15.6	
2001	9.6	16.3	
2004	11.0	19.1	
2007	12.8	20.6	
Three-year chang	ge (percentage points)		
1992	0.6	3.8	
1995	2.0	0.0	
1998	-0.1	-1.0	
2001	0.4	0.7	
2004	1.4	2.8	
2007	1.8	1.5	

By housing status



Wicdian	i value of coucation installinent	oans for families with holdings
	Ног	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	4.9	4.8
1992	5.3	4.6
1995	4.7	5.4
1998	7.9	10.2
2001	9.4	8.2
2004	10.7	9.3
2007	14.8	10.0
Three-year chang	ge (percent)	
1992	8.2	-4.2
1995	-11.3	17.4
1998	68.1	88.9
2001	19.0	-19.6
2004	13.8	13.4
2007	38.3	7.5

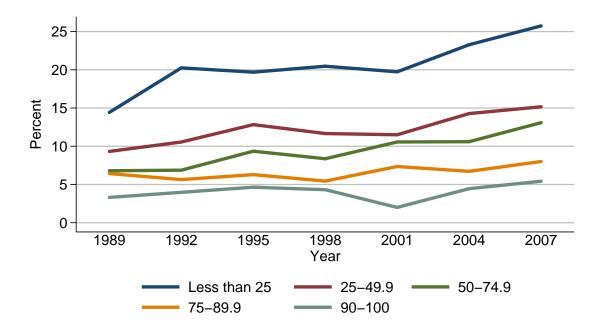
By housing status



	Ног	Housing status		
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	8.3	9.2		
1992	13.0	8.0		
1995	10.7	10.9		
1998	14.9	18.4		
2001	17.3	14.5		
2004	19.1	17.3		
2007	24.1	17.9		
Three-year change	e (percent)			
1992	56.6	-13.0		
1995	-17.7	36.2		
1998	39.3	68.8		
2001	16.1	-21.2		
2004	10.4	19.3		
2007	26.2	3.5		

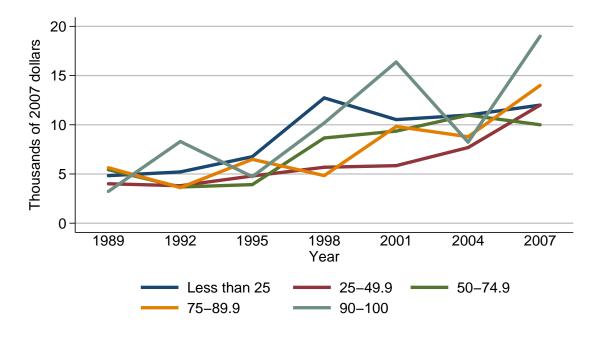
### Percent of families with education installment loans

By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	14.4	9.3	6.8	6.4	3.3
1992	20.3	10.6	6.9	5.6	4.0
1995	19.7	12.8	9.4	6.3	4.6
1998	20.5	11.7	8.4	5.4	4.3
2001	19.7	11.5	10.6	7.4	2.0
2004	23.3	14.3	10.6	6.7	4.5
2007	25.7	15.2	13.1	8.0	5.4
Three-ye	ear change (percen	tage points)			
1992	5.9	1.3	0.1	-0.8	0.7
1995	-0.6	2.2	2.5	0.7	0.6
1998	0.8	-1.1	-1.0	-0.9	-0.3
2001	-0.8	-0.2	2.2	2.0	-2.3
2004	3.6	2.8	0.0	-0.7	2.5
2007	2.4	0.9	2.5	1.3	0.9

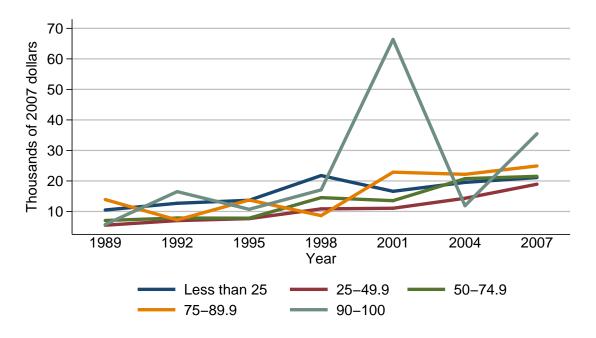
By percentile of net worth



Percentile of net worth				
Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (thousands of 2007 dollars)				
4.8	4.0	5.4	5.6	3.2
5.2	3.8	3.7	3.6	8.3
6.8	4.8	3.9	6.5	4.7
12.7	5.7	8.7	4.8	10.2
10.5	5.8	9.4	9.8	16.4
11.0	7.7	11.0	8.8	8.2
12.0	12.0	10.0	14.0	19.0
Three-year change (percent)				
8.3	-5.0	-31.5	-35.7	159.4
30.8	26.3	5.4	80.6	-43.4
86.8	18.8	123.1	-26.2	117.0
-17.3	1.8	8.0	104.2	60.8
4.8	32.8	17.0	-10.2	-50.0
9.1	55.8	-9.1	59.1	131.7
	ousands of 2007 do 4.8 5.2 6.8 12.7 10.5 11.0 12.0 ear change (percen 8.3 30.8 86.8 -17.3 4.8	Less than 25     25-49.9       ousands of 2007 dollars)       4.8     4.0       5.2     3.8       6.8     4.8       12.7     5.7       10.5     5.8       11.0     7.7       12.0     12.0       ear change (percent)     8.3     -5.0       30.8     26.3       86.8     18.8       -17.3     1.8       4.8     32.8	Less than 25     25-49.9     50-74.9       ousands of 2007 dollars)     4.8     4.0     5.4       5.2     3.8     3.7       6.8     4.8     3.9       12.7     5.7     8.7       10.5     5.8     9.4       11.0     7.7     11.0       12.0     12.0     10.0       ear change (percent)       8.3     -5.0     -31.5       30.8     26.3     5.4       86.8     18.8     123.1       -17.3     1.8     8.0       4.8     32.8     17.0	Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         4.8         4.0         5.4         5.6           5.2         3.8         3.7         3.6           6.8         4.8         3.9         6.5           12.7         5.7         8.7         4.8           10.5         5.8         9.4         9.8           11.0         7.7         11.0         8.8           12.0         12.0         10.0         14.0           Parameters           8.3         -5.0         -31.5         -35.7           30.8         26.3         5.4         80.6           86.8         18.8         123.1         -26.2           -17.3         1.8         8.0         104.2           4.8         32.8         17.0         -10.2

### Mean value of education installment loans for families with holdings

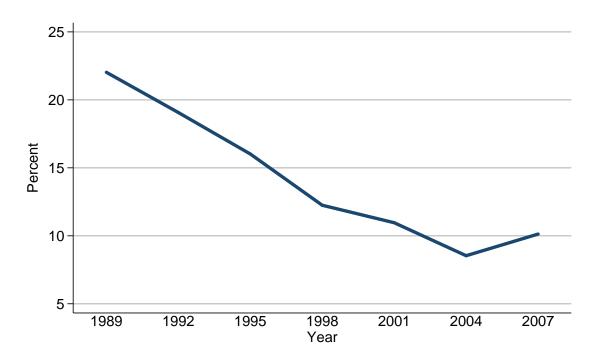
By percentile of net worth



#### Mean value of education installment loans for families with holdings

					<u> </u>
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	10.5	5.5	7.1	13.9	5.7
1992	12.7	7.0	7.9	7.2	16.5
1995	13.7	7.7	7.8	13.8	10.7
1998	21.8	10.9	14.5	8.6	17.1
2001	16.6	11.1	13.5	22.9	66.4
2004	19.5	14.3	20.8	22.2	11.9
2007	21.1	18.9	21.5	24.9	35.5
Three-ye	ear change (percen	t)			
1992	21.0	27.3	11.3	-48.2	189.5
1995	7.9	10.0	-1.3	91.7	-35.2
1998	59.1	41.6	85.9	-37.7	59.8
2001	-23.9	1.8	-6.9	166.3	288.3
2004	17.5	28.8	54.1	-3.1	-82.1
2007	8.2	32.2	3.4	12.2	198.3
2007	8.2	32.2	3.4	12.2	198.3

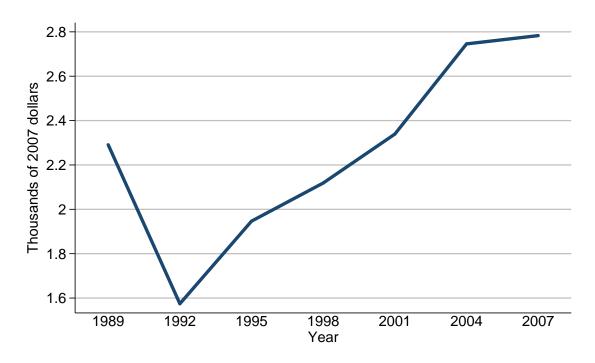
### Percent of families with other installment loans For all families



Percent of families with other installment loans

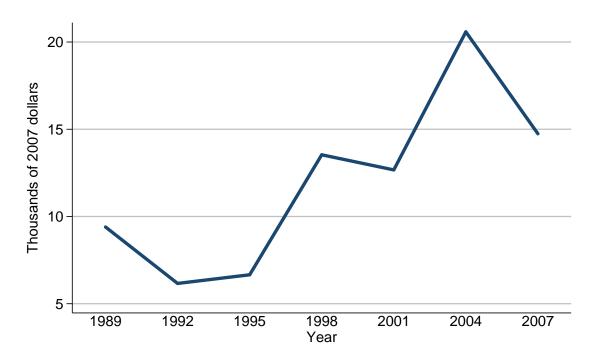
Year	All families
Level (percent)	
1989	22.0
1992	19.1
1995	16.0
1998	12.2
2001	11.0
2004	8.5
2007	10.1
Three-year change (percentage po	oints)
1992	-2.9
1995	-3.1
1998	-3.8
2001	-1.2
2004	-2.5
2007	1.6

## Median value of other installment loans for families with holdings For all families



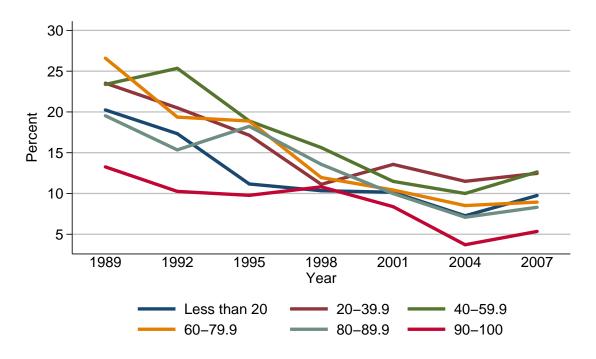
median value of other installment loans for families with holdings						
Year	All families					
Level (thousands of 2007 dollars)						
1989	2.3					
1992	1.6					
1995	1.9					
1998	2.1					
2001	2.3					
2004	2.7					
2007	2.8					
Three-year change (percent)						
1992	-30.4					
1995	18.8					
1998	10.5					
2001	9.5					
2004	17.4					
2007	3.7					

## Mean value of other installment loans for families with holdings For all families



mean value of other installment loans for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	9.4				
1992	6.2				
1995	6.7				
1998	13.5				
2001	12.7				
2004	20.6				
2007	14.7				
Three-year change (percent)					
1992	-34.0				
1995	8.1				
1998	101.5				
2001	-5.9				
2004	62.2				
2007	-28.6				

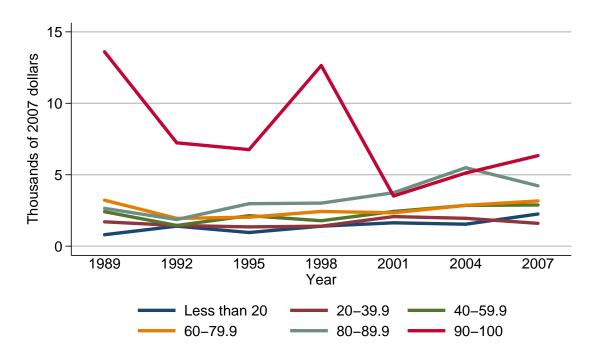
## Percent of families with other installment loans By percentile of income



Percent	of families	with oth	er install	ment loans
reiteiit	. VI IAIIIIICS	WILLI OLI	ici ilistali	IIIIGIII IVAIIS

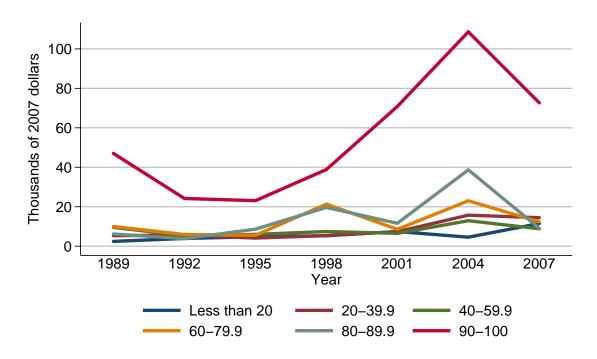
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	20.2	23.5	23.4	26.6	19.5	13.3	
1992	17.3	20.5	25.3	19.4	15.3	10.3	
1995	11.2	17.1	18.9	18.9	18.2	9.8	
1998	10.3	11.1	15.6	12.0	13.6	10.8	
2001	10.2	13.6	11.5	10.4	10.0	8.4	
2004	7.3	11.5	10.0	8.5	7.1	3.7	
2007	9.8	12.5	12.6	8.9	8.3	5.3	
Three-ye	ear change (pei	centage point	s)				
1992	-2.9	-3.0	1.9	-7.2	-4.2	-3.0	
1995	-6.1	-3.4	-6.4	-0.5	2.9	-0.5	
1998	-0.9	-6.0	-3.3	-6.9	-4.6	1.0	
2001	-0.1	2.5	-4.1	-1.6	-3.6	-2.4	
2004	-2.9	-2.1	-1.5	-1.9	-2.9	-4.7	
2007	2.5	1.0	2.6	0.4	1.2	1.6	

## Median value of other installment loans for families with holdings By percentile of income



Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	8.0	1.7	2.4	3.2	2.6	13.6	
1992	1.4	1.4	1.5	1.9	1.9	7.2	
1995	1.0	1.4	2.1	2.0	3.0	6.8	
1998	1.4	1.4	1.8	2.4	3.0	12.6	
2001	1.6	2.1	2.4	2.3	3.7	3.5	
2004	1.5	2.0	2.9	2.9	5.5	5.1	
2007	2.3	1.6	2.9	3.2	4.2	6.3	
Three-ye	ear change (pei	rcent)					
1992	75.0	-17.6	-37.5	-40.6	-26.9	-47.1	
1995	-28.6	0.0	40.0	5.3	57.9	-5.6	
1998	40.0	0.0	-14.3	20.0	0.0	85.3	
2001	14.3	50.0	33.3	-4.2	23.3	-72.2	
2004	-6.2	-4.8	20.8	26.1	48.6	45.7	
2007	53.3	-20.0	0.0	10.3	-23.6	23.5	

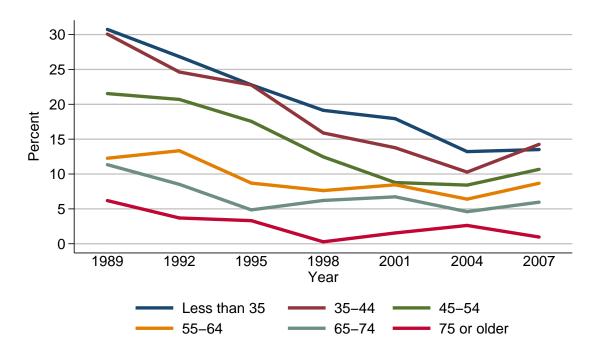
## Mean value of other installment loans for families with holdings By percentile of income



Mean value of other installment loans for families with holdings

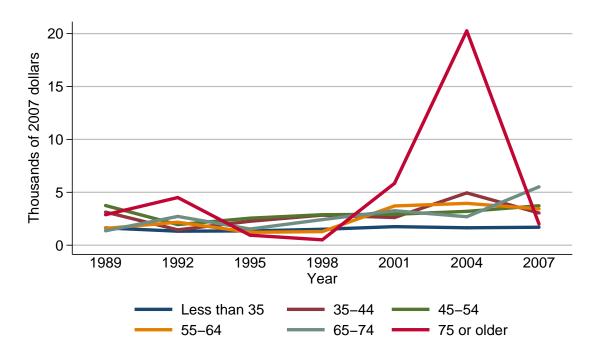
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	2.4	5.3	9.5	10.0	6.2	47.0	
1992	3.9	5.7	5.3	5.9	3.8	24.2	
1995	4.8	4.1	6.0	5.5	8.6	23.1	
1998	5.3	5.4	7.4	21.3	19.6	38.9	
2001	7.4	7.4	6.5	8.6	11.6	70.8	
2004	4.6	15.7	12.9	23.0	38.7	108.6	
2007	11.5	14.4	8.8	12.4	9.1	72.7	
Three-ye	ear change (pei	rcent)					
1992	62.5	7.5	-44.2	-41.0	-38.7	-48.5	
1995	23.1	-28.1	13.2	-6.8	126.3	-4.5	
1998	10.4	31.7	23.3	287.3	127.9	68.4	
2001	39.6	37.0	-12.2	-59.6	-40.8	82.0	
2004	-37.8	112.2	98.5	167.4	233.6	53.4	
2007	150.0	-8.3	-31.8	-46.1	-76.5	-33.1	
2004	-37.8			167.4	233.6	53.4	

## Percent of families with other installment loans By age of head



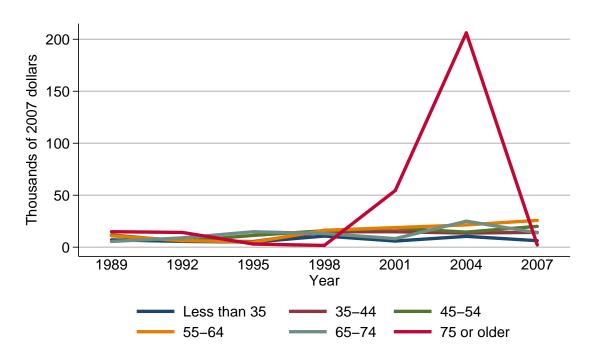
Percent of families with other installment loans								
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	30.7	30.1	21.5	12.3	11.3	6.2		
1992	26.8	24.6	20.7	13.3	8.5	3.7		
1995	22.8	22.8	17.6	8.7	4.9	3.3		
1998	19.1	15.9	12.5	7.6	6.2	0.3		
2001	17.9	13.8	8.8	8.5	6.7	1.5		
2004	13.2	10.3	8.4	6.4	4.6	2.6		
2007	13.5	14.3	10.7	8.7	6.0	1.0		
Three-ye	ear change (per	centage point	s)					
1992	-3.9	-5.5	-0.8	1.0	-2.8	-2.5		
1995	-4.0	-1.8	-3.1	-4.6	-3.6	-0.4		
1998	-3.7	-6.9	-5.1	-1.1	1.3	-3.0		
2001	-1.2	-2.1	-3.7	0.9	0.5	1.2		
2004	-4.7	-3.5	-0.4	-2.1	-2.1	1.1		
2007	0.3	4.0	2.3	2.3	1.4	-1.6		

## Median value of other installment loans for families with holdings By age of head



	Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	1.6	3.1	3.7	1.6	1.4	2.9			
1992	1.3	1.5	1.9	2.2	2.7	4.5			
1995	1.4	2.3	2.6	1.2	1.5	0.9			
1998	1.5	2.8	2.9	1.3	2.4	0.5			
2001	1.8	2.6	2.9	3.7	3.3	5.8			
2004	1.6	4.9	3.2	4.0	2.7	20.3			
2007	1.7	3.0	3.7	3.4	5.5	2.0			
Three-ye	ear change (per	cent)							
1992	-18.8	-51.6	-48.6	37.5	92.9	55.2			
1995	7.7	53.3	36.8	-45.5	-44.4	-80.0			
1998	7.1	21.7	11.5	8.3	60.0	-44.4			
2001	20.0	-7.1	0.0	184.6	37.5	1060.0			
2004	-11.1	88.5	10.3	8.1	-18.2	250.0			
2007	6.2	-38.8	15.6	-15.0	103.7	-90.1			

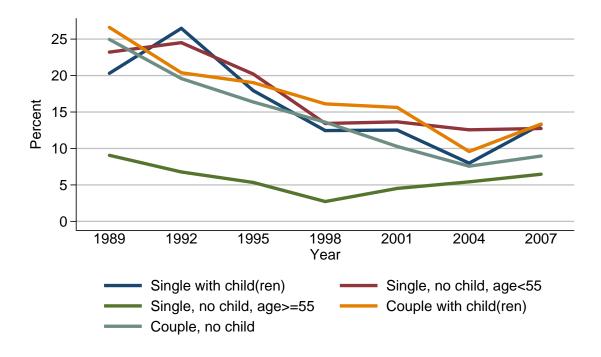
### Mean value of other installment loans for families with holdings By age of head



Mean value of other installment loans for families with holdings

	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	7.1	11.3	11.8	10.9	5.5	14.9		
1992	5.6	6.0	5.8	6.4	8.9	14.2		
1995	4.9	5.4	11.4	4.8	14.9	3.0		
1998	10.7	14.8	15.9	16.3	13.1	1.7		
2001	5.9	14.9	18.4	18.9	8.3	54.6		
2004	10.4	13.6	14.5	21.5	25.0	206.2		
2007	6.3	14.3	20.1	25.8	13.9	2.2		
Three-ye	ear change (per	cent)						
1992	-21.1	-46.9	-50.8	-41.3	61.8	-4.7		
1995	-12.5	-10.0	96.6	-25.0	67.4	-78.9		
1998	118.4	174.1	39.5	239.6	-12.1	-43.3		
2001	-44.9	0.7	15.7	16.0	-36.6	3111.8		
2004	76.3	-8.7	-21.2	13.8	201.2	277.7		
2007	-39.4	5.1	38.6	20.0	-44.4	-98.9		

## Percent of families with other installment loans By family structure



Percent of families with other installment loans									
	Family structure								
Year	Single with	Single, no	Single, no	Couple with	Couple, no				
	child(ren)	child,	child,	child(ren)	child				
		age<55	age≥55						
Level (pe	ercent)								
1989	20.3	23.2	9.1	26.6	25.0				
1992	26.5	24.5	6.8	20.4	19.6				
1995	17.9	20.2	5.3	19.0	16.4				
1998	12.5	13.4	2.7	16.1	13.6				
2001	12.5	13.7	4.5	15.6	10.3				
2004	8.0	12.6	5.4	9.6	7.6				
2007	13.3	12.7	6.5	13.3	9.0				
Three-ye	ar change (perce	ntage points)							
1992	6.2	1.3	-2.3	-6.2	-5.4				
1995	-8.6	-4.3	-1.5	-1.4	-3.2				
1998	-5.4	-6.8	-2.6	-2.9	-2.8				
2001	0.0	0.3	1.8	-0.5	-3.3				
2004	-4.5	-1.1	0.9	-6.0	-2.7				

1.1

2007

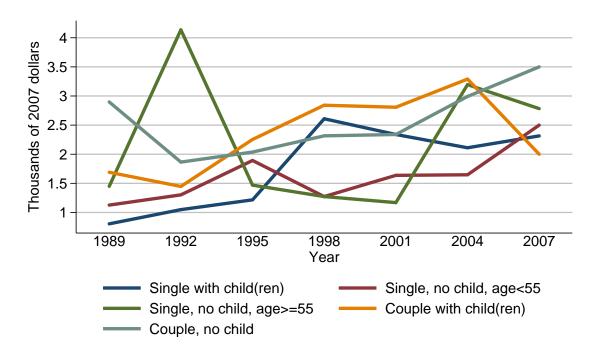
5.3

0.1

3.7

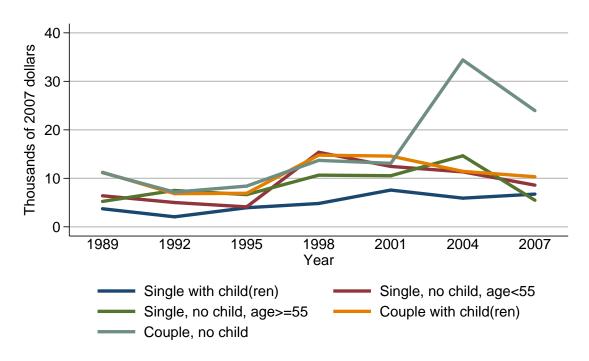
1.4

### Median value of other installment loans for families with holdings By family structure



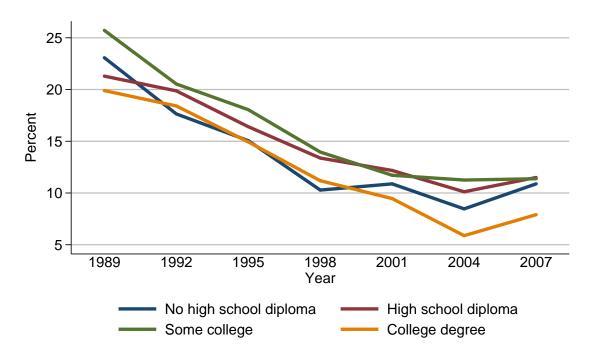
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	0.8	1.1	1.4	1.7	2.9
1992	1.0	1.3	4.1	1.4	1.9
1995	1.2	1.9	1.5	2.3	2.0
1998	2.6	1.3	1.3	2.8	2.3
2001	2.3	1.6	1.2	2.8	2.3
2004	2.1	1.6	3.2	3.3	3.0
2007	2.3	2.5	2.8	2.0	3.5
Three-ye	ar change (percei	nt)			
1992	25.0	18.2	192.9	-17.6	-34.5
1995	20.0	46.2	-63.4	64.3	5.3
1998	116.7	-31.6	-13.3	21.7	15.0
2001	-11.5	23.1	-7.7	0.0	0.0
2004	-8.7	0.0	166.7	17.9	30.4
2007	9.5	56.2	-12.5	-39.4	16.7

### Mean value of other installment loans for families with holdings By family structure



			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	3.7	6.4	5.2	11.3	11.2
1992	2.1	5.0	7.5	6.8	7.2
1995	3.9	4.1	6.6	6.9	8.4
1998	4.8	15.4	10.7	14.8	13.7
2001	7.6	12.5	10.5	14.6	13.1
2004	5.9	11.3	14.6	11.4	34.4
2007	6.7	8.6	5.5	10.3	24.0
Three-ye	ar change (percei	nt)			
1992	-43.2	-21.9	44.2	-39.8	-35.7
1995	85.7	-18.0	-12.0	1.5	16.7
1998	23.1	275.6	62.1	114.5	63.1
2001	58.3	-18.8	-1.9	-1.4	-4.4
2004	-22.4	-9.6	39.0	-21.9	162.6
2007	13.6	-23.9	-62.3	-9.6	-30.2

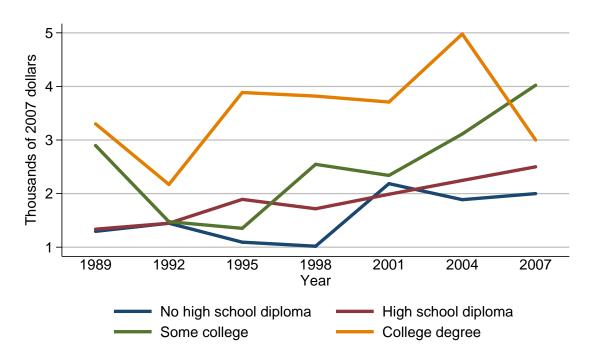
## Percent of families with other installment loans By education of head



Percent of families with other installment loans

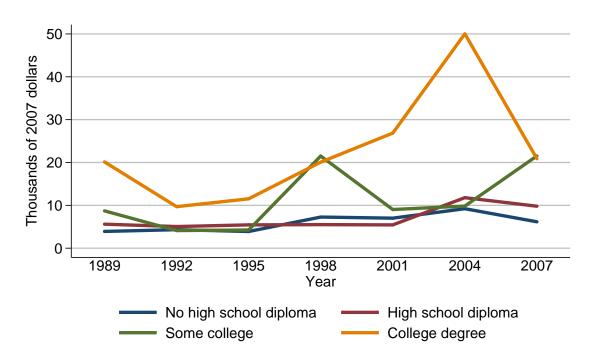
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (per	rcent)			
1989	23.1	21.3	25.7	19.9
1992	17.6	19.9	20.5	18.4
1995	15.1	16.4	18.1	14.9
1998	10.3	13.4	14.0	11.2
2001	10.9	12.2	11.7	9.5
2004	8.5	10.1	11.3	5.9
2007	10.9	11.5	11.4	7.9
Three-yea	ar change (percentage	points)		
1992	-5.5	-1.4	-5.2	-1.5
1995	-2.5	-3.5	-2.4	-3.5
1998	-4.8	-3.0	-4.1	-3.7
2001	0.6	-1.2	-2.3	-1.7
2004	-2.4	-2.1	-0.4	-3.6
2007	2.4	1.4	0.1	2.0

## Median value of other installment loans for families with holdings By education of head



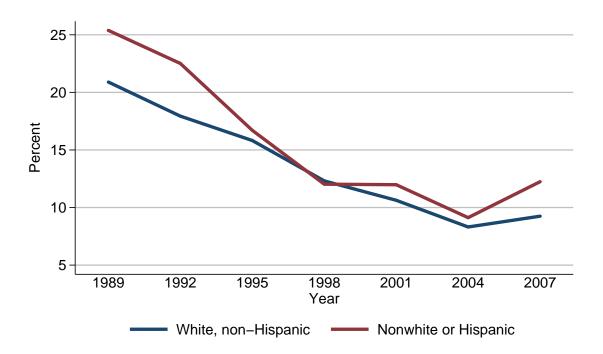
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (tho	ousands of 2007 dollars	s)		
1989	1.3	1.3	2.9	3.3
1992	1.4	1.4	1.5	2.2
1995	1.1	1.9	1.4	3.9
1998	1.0	1.7	2.5	3.8
2001	2.2	2.0	2.3	3.7
2004	1.9	2.2	3.1	5.0
2007	2.0	2.5	4.0	3.0
Three-yea	ar change (percent)			
1992	7.7	7.7	-48.3	-33.3
1995	-21.4	35.7	-6.7	77.3
1998	-9.1	-10.5	78.6	-2.6
2001	120.0	17.6	-8.0	-2.6
2004	-13.6	10.0	34.8	35.1
2007	5.3	13.6	29.0	-40.0

## Mean value of other installment loans for families with holdings By education of head



		Educatio	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	3.9	5.6	8.7	20.1
1992	4.3	5.1	4.1	9.7
1995	3.9	5.4	4.3	11.5
1998	7.3	5.5	21.5	20.1
2001	7.0	5.4	9.0	26.9
2004	9.2	11.8	9.8	50.0
2007	6.2	9.8	21.5	20.9
Three-yea	ar change (percent)			
1992	10.3	-8.9	-52.9	-51.7
1995	-9.3	5.9	4.9	18.6
1998	87.2	1.9	400.0	74.8
2001	-4.1	-1.8	-58.1	33.8
2004	31.4	118.5	8.9	85.9
2007	-32.6	-16.9	119.4	-58.2

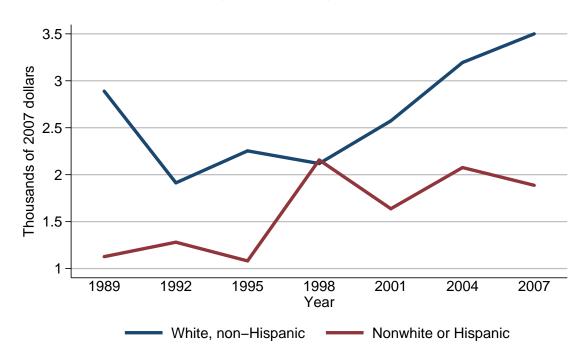
## Percent of families with other installment loans By race or ethnicity of respondent



Percent	of families	with oth	er install	ment loans
reiteiit	. VI IAIIIIICS	WILLI OLI	ici ilistali	IIIIGIII IVAIIS

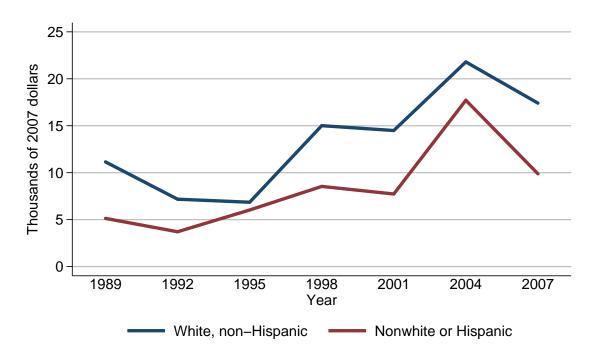
	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	20.9	25.4
1992	17.9	22.5
1995	15.8	16.7
1998	12.3	12.0
2001	10.6	12.0
2004	8.3	9.1
2007	9.2	12.2
Three-year cha	nge (percentage points)	
1992	-3.0	-2.9
1995	-2.1	-5.8
1998	-3.5	-4.7
2001	-1.7	0.0
2004	-2.3	-2.9
2007	0.9	3.1

## Median value of other installment loans for families with holdings By race or ethnicity of respondent



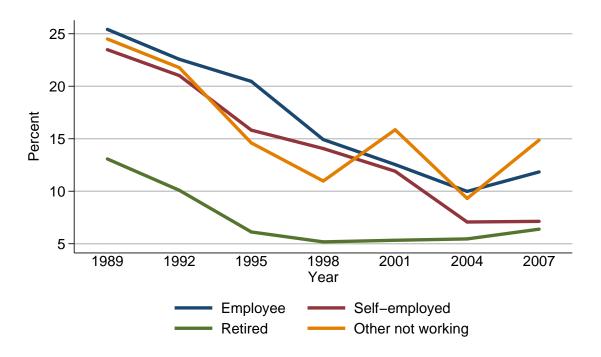
	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	2.9	1.1
1992	1.9	1.3
1995	2.3	1.1
1998	2.1	2.2
2001	2.6	1.6
2004	3.2	2.1
2007	3.5	1.9
Three-year char	nge (percent)	
1992	-34.5	18.2
1995	21.1	-15.4
1998	-8.7	100.0
2001	23.8	-27.3
2004	23.1	31.2
2007	9.4	-9.5

## Mean value of other installment loans for families with holdings By race or ethnicity of respondent



	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	11.1	5.1
1992	7.2	3.7
1995	6.9	6.0
1998	15.0	8.5
2001	14.5	7.7
2004	21.8	17.7
2007	17.4	9.9
Three-year char	nge (percent)	
1992	-35.1	-27.5
1995	-4.2	62.2
1998	117.4	41.7
2001	-3.3	-9.4
2004	50.3	129.9
2007	-20.2	-44.1

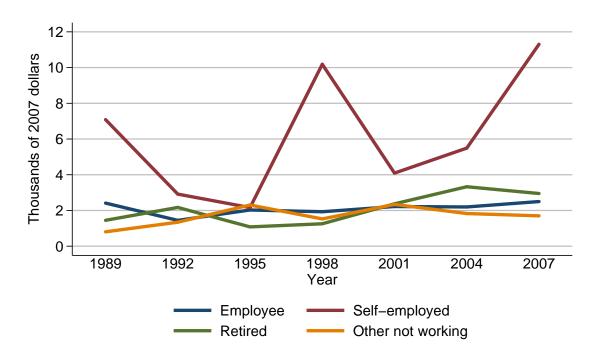
## Percent of families with other installment loans By current work status of head



Percent of families with other installment loans

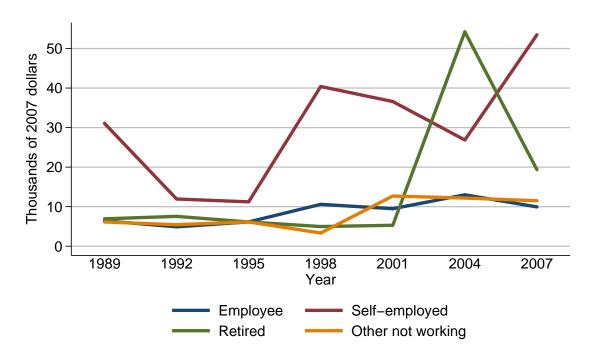
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (perd	cent)			
1989	25.4	23.5	13.1	24.5
1992	22.6	21.0	10.1	21.8
1995	20.5	15.8	6.1	14.6
1998	14.9	14.1	5.2	11.0
2001	12.5	11.9	5.3	15.9
2004	10.0	7.1	5.5	9.3
2007	11.8	7.1	6.4	14.9
Three-year	r change (percentag	ge points)		
1992	-2.8	-2.5	-3.0	-2.7
1995	-2.1	-5.2	-4.0	-7.2
1998	-5.6	-1.7	-0.9	-3.6
2001	-2.4	-2.2	0.1	4.9
2004	-2.5	-4.8	0.2	-6.6
2007	1.8	0.0	0.9	5.6

## Median value of other installment loans for families with holdings By current work status of head



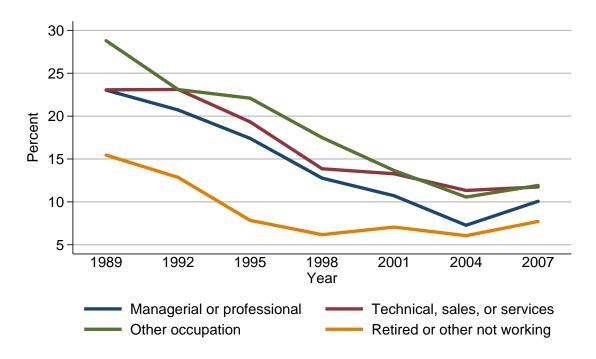
	Current work status of head					
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	2.4	7.1	1.4	0.8		
1992	1.4	2.9	2.2	1.3		
1995	2.0	2.2	1.1	2.3		
1998	1.9	10.2	1.3	1.5		
2001	2.2	4.1	2.4	2.3		
2004	2.2	5.5	3.3	1.8		
2007	2.5	11.3	3.0	1.7		
Three-year	r change (percent)					
1992	-41.7	-59.2	57.1	62.5		
1995	42.9	-24.1	-50.0	76.9		
1998	-5.0	363.6	18.2	-34.8		
2001	15.8	-59.8	84.6	53.3		
2004	0.0	34.1	37.5	-21.7		
2007	13.6	105.5	-9.1	-5.6		

## Mean value of other installment loans for families with holdings By current work status of head



	Current work status of head					
Year	Employee	Self-employed	Retired	Other not working		
Level (thou	usands of 2007 dolla	ars)				
1989	6.4	31.1	6.9	6.1		
1992	4.9	11.9	7.5	5.4		
1995	6.1	11.2	6.1	6.1		
1998	10.6	40.4	5.0	3.3		
2001	9.5	36.6	5.3	12.7		
2004	13.0	26.9	54.2	12.2		
2007	9.9	53.5	19.4	11.5		
Three-year	r change (percent)					
1992	-23.4	-61.7	8.7	-11.5		
1995	24.5	-5.9	-18.7	13.0		
1998	73.8	260.7	-18.0	-45.9		
2001	-10.4	-9.4	6.0	284.8		
2004	36.8	-26.5	922.6	-3.9		
2007	-23.8	98.9	-64.2	-5.7		

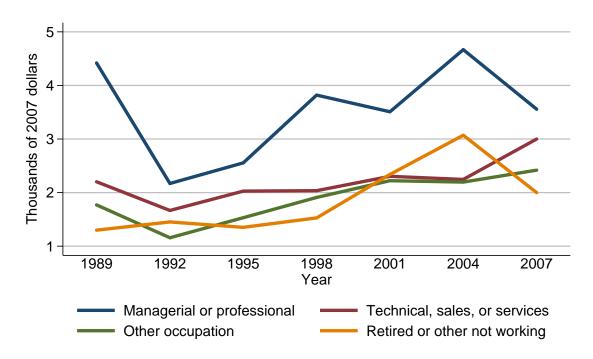
## Percent of families with other installment loans By current occupation of head



Percent	t of	families	with	other	instal	Iment	loans

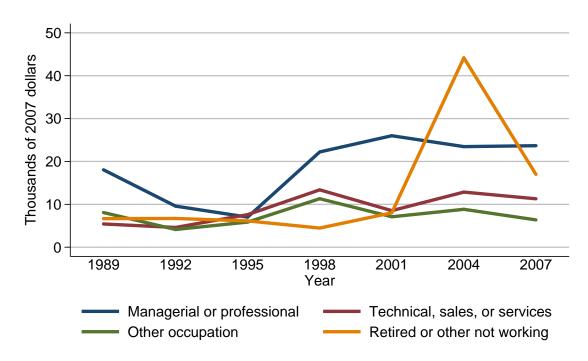
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	23.0	23.1	28.8	15.5
1992	20.7	23.1	23.1	12.9
1995	17.4	19.3	22.1	7.8
1998	12.8	13.9	17.5	6.2
2001	10.7	13.3	13.7	7.1
2004	7.3	11.3	10.6	6.1
2007	10.1	11.7	11.9	7.7
Three-yea	ar change (percentag	e points)		
1992	-2.3	0.0	-5.7	-2.6
1995	-3.3	-3.8	-1.0	-5.1
1998	-4.6	-5.4	-4.6	-1.6
2001	-2.1	-0.6	-3.8	0.9
2004	-3.4	-2.0	-3.1	-1.0
2007	2.8	0.4	1.3	1.6

## Median value of other installment loans for families with holdings By current occupation of head



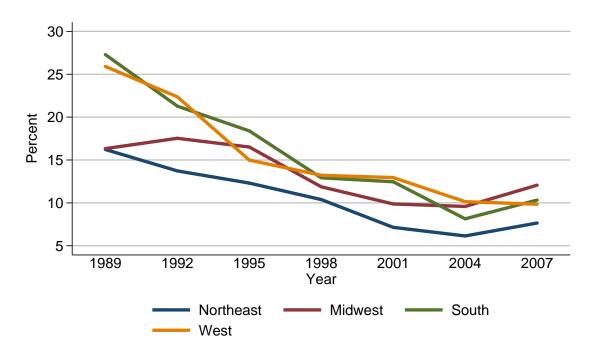
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	4.4	2.2	1.8	1.3
1992	2.2	1.7	1.2	1.5
1995	2.6	2.0	1.5	1.4
1998	3.8	2.0	1.9	1.5
2001	3.5	2.3	2.2	2.3
2004	4.7	2.2	2.2	3.1
2007	3.6	3.0	2.4	2.0
Three-yea	ar change (percent)			
1992	-50.0	-22.7	-33.3	15.4
1995	18.2	17.6	25.0	-6.7
1998	46.2	0.0	26.7	7.1
2001	-7.9	15.0	15.8	53.3
2004	34.3	-4.3	0.0	34.8
2007	-23.4	36.4	9.1	-35.5

### Mean value of other installment loans for families with holdings By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	18.1	5.4	8.1	6.7
1992	9.6	4.6	4.1	6.7
1995	7.0	7.6	5.9	6.1
1998	22.2	13.4	11.3	4.5
2001	26.0	8.5	7.1	8.0
2004	23.5	12.9	8.8	44.2
2007	23.7	11.3	6.4	17.0
Three-yea	ar change (percent)			
1992	-47.0	-14.8	-49.4	0.0
1995	-27.1	65.2	43.9	-9.0
1998	217.1	76.3	91.5	-26.2
2001	17.1	-36.6	-37.2	77.8
2004	-9.6	51.8	23.9	452.5
2007	0.9	-12.4	-27.3	-61.5

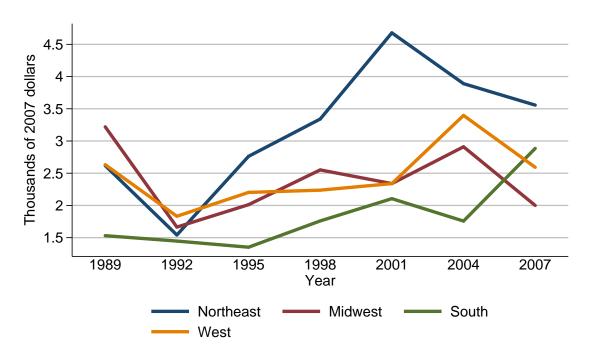
## Percent of families with other installment loans By region



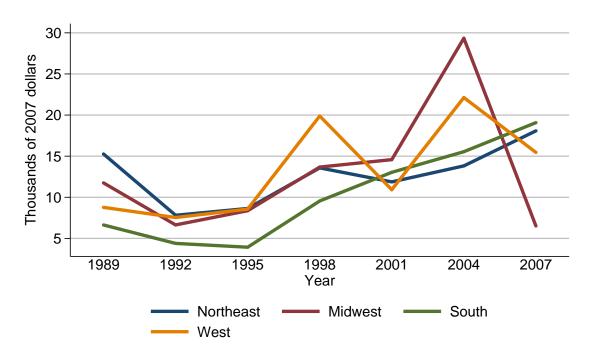
Percent of families with other installment loans

	Region			
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	16.2	16.3	27.3	25.9
1992	13.7	17.5	21.3	22.4
1995	12.3	16.5	18.4	15.0
1998	10.4	11.9	12.9	13.2
2001	7.1	9.9	12.5	13.0
2004	6.1	9.6	8.1	10.1
2007	7.7	12.1	10.3	9.8
Three-year	r change (percentage	e points)		
1992	-2.5	1.2	-6.0	-3.5
1995	-1.4	-1.0	-2.9	-7.4
1998	-1.9	-4.6	-5.5	-1.8
2001	-3.3	-2.0	-0.4	-0.2
2004	-1.0	-0.3	-4.4	-2.9
2007	1.6	2.5	2.2	-0.3

# Median value of other installment loans for families with holdings By region



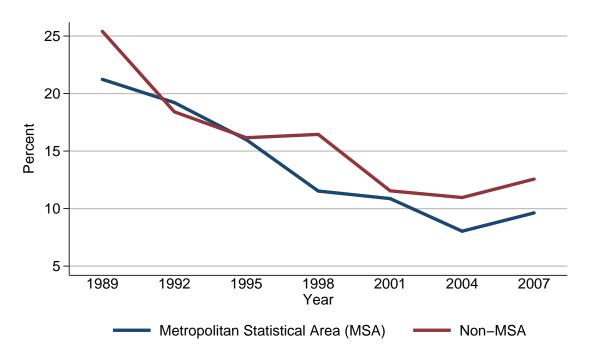
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollars	s)		
1989	2.6	3.2	1.5	2.6
1992	1.5	1.7	1.4	1.8
1995	2.8	2.0	1.4	2.2
1998	3.3	2.6	1.8	2.2
2001	4.7	2.3	2.1	2.3
2004	3.9	2.9	1.8	3.4
2007	3.6	2.0	2.9	2.6
Three-year	r change (percent)			
1992	-42.3	-46.9	-6.7	-30.8
1995	86.7	17.6	0.0	22.2
1998	17.9	30.0	28.6	0.0
2001	42.4	-11.5	16.7	4.5
2004	-17.0	26.1	-14.3	47.8
2007	-7.7	-31.0	61.1	-23.5



Mean value of other installment loans for families with holdings

		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollars	s)		
1989	15.3	11.8	6.6	8.8
1992	7.8	6.6	4.4	7.5
1995	8.6	8.4	3.9	8.6
1998	13.6	13.7	9.6	19.9
2001	11.9	14.6	13.0	10.9
2004	13.8	29.3	15.5	22.1
2007	18.1	6.5	19.1	15.5
Three-year	r change (percent)			
1992	-49.0	-44.1	-33.3	-14.8
1995	10.3	27.3	-11.4	14.7
1998	58.1	63.1	146.2	131.4
2001	-12.5	6.6	35.4	-45.2
2004	16.0	100.7	19.2	102.8
2007	31.2	-77.8	23.2	-29.9

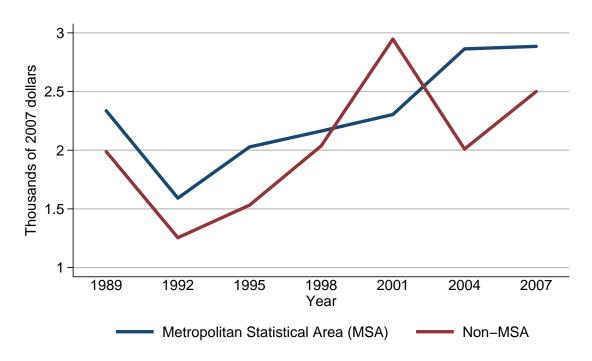
## Percent of families with other installment loans By urbanicity



Percent of families with other installment loans

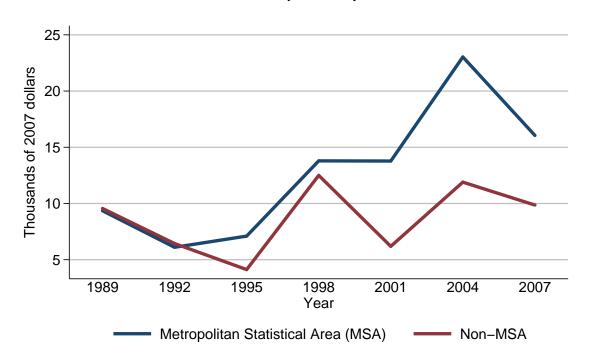
	Urbanicity	y
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	21.2	25.4
1992	19.2	18.4
1995	16.0	16.2
1998	11.5	16.5
2001	10.9	11.5
2004	8.0	11.0
2007	9.6	12.6
Three-year c	hange (percentage points)	
1992	-2.0	-7.0
1995	-3.2	-2.2
1998	-4.5	0.3
2001	-0.6	-5.0
2004	-2.9	-0.5
2007	1.6	1.6

# Median value of other installment loans for families with holdings By urbanicity



	Urbanici	ity
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	nds of 2007 dollars)	
1989	2.3	2.0
1992	1.6	1.3
1995	2.0	1.5
1998	2.2	2.0
2001	2.3	2.9
2004	2.9	2.0
2007	2.9	2.5
Three-year ch	ange (percent)	
1992	-30.4	-35.0
1995	25.0	15.4
1998	10.0	33.3
2001	4.5	45.0
2004	26.1	-31.0
2007	0.0	25.0

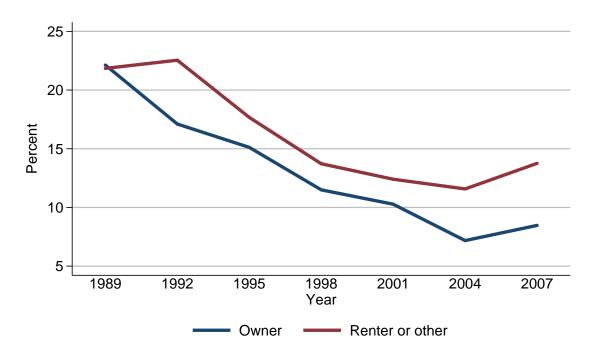
# Mean value of other installment loans for families with holdings By urbanicity



Mean value of other installment loans for families with holdings

	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	9.4	9.6
1992	6.1	6.4
1995	7.1	4.1
1998	13.8	12.5
2001	13.8	6.2
2004	23.0	11.9
2007	16.1	9.9
Three-year c	hange (percent)	
1992	-35.1	-33.3
1995	16.4	-35.9
1998	94.4	204.9
2001	0.0	-50.4
2004	66.7	91.9
2007	-30.0	-16.8

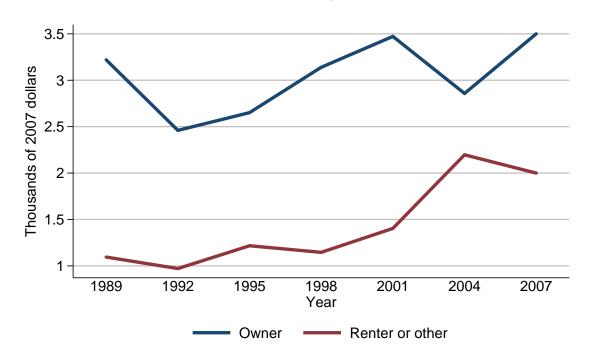
## Percent of families with other installment loans By housing status



Percent of families with other installment loans

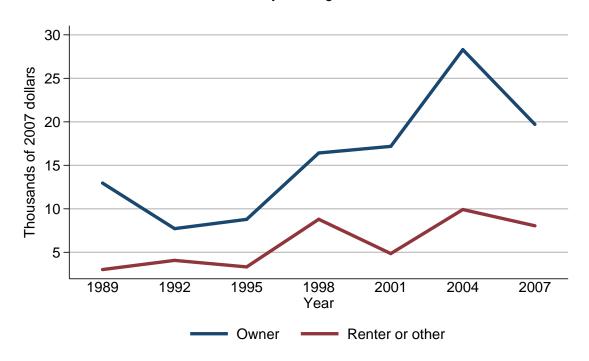
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	22.1	21.8	
1992	17.1	22.5	
1995	15.1	17.7	
1998	11.5	13.7	
2001	10.3	12.4	
2004	7.2	11.6	
2007	8.5	13.8	
Three-year chang	ge (percentage points)		
1992	-5.0	0.7	
1995	-2.0	-4.8	
1998	-3.6	-4.0	
2001	-1.2	-1.3	
2004	-3.1	-0.8	
2007	1.3	2.2	

# Median value of other installment loans for families with holdings By housing status



	Hou	sing status
Year	Owner	Renter or other
Level (thousands	of 2007 dollars)	
1989	3.2	1.1
1992	2.5	1.0
1995	2.7	1.2
1998	3.1	1.1
2001	3.5	1.4
2004	2.9	2.2
2007	3.5	2.0
Three-year chang	re (percent)	
1992	-21.9	-9.1
1995	8.0	20.0
1998	14.8	-8.3
2001	12.9	27.3
2004	-17.1	57.1
2007	20.7	-9.1

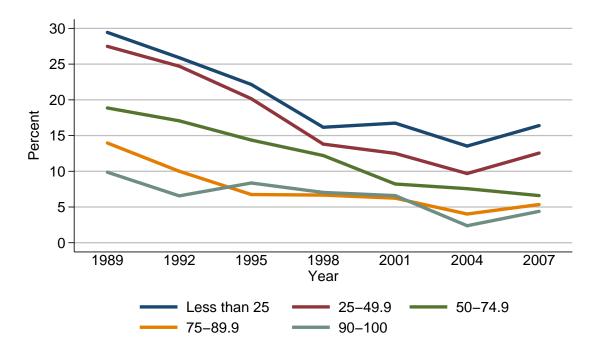
# Mean value of other installment loans for families with holdings By housing status



Mean value of other installment loans for families with holdings

	Housing status		
Year	Owner	Renter or other	
Level (thousands	of 2007 dollars)		
1989	13.0	3.0	
1992	7.7	4.1	
1995	8.8	3.3	
1998	16.4	8.8	
2001	17.2	4.9	
2004	28.3	9.9	
2007	19.7	8.0	
Three-year change	e (percent)		
1992	-40.8	36.7	
1995	14.3	-19.5	
1998	86.4	166.7	
2001	4.9	-44.3	
2004	64.5	102.0	
2007	-30.4	-19.2	

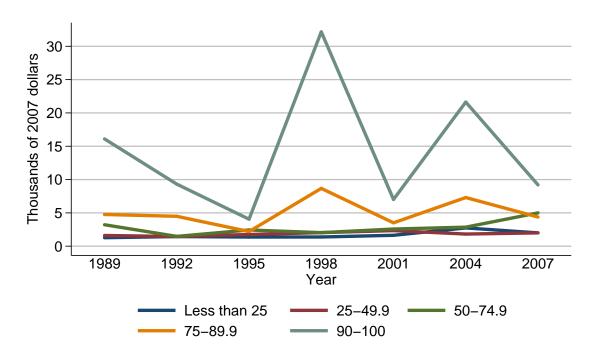
## Percent of families with other installment loans By percentile of net worth



Percent	of families	with oth	er installmen	t Inane
reiteiit	OI IAIIIIIES	. willi Olli	ei ilistallillett	LIVALIS

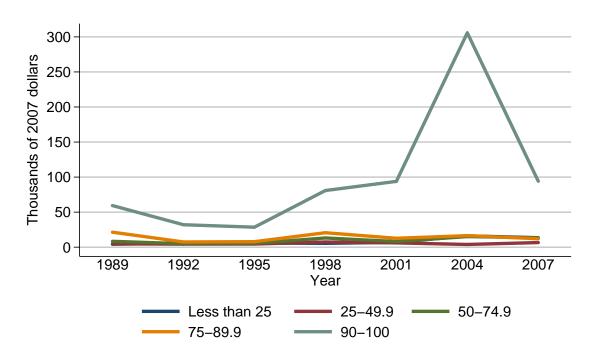
		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	29.4	27.5	18.9	14.0	9.9
1992	25.9	24.7	17.1	10.0	6.6
1995	22.2	20.2	14.4	6.7	8.4
1998	16.2	13.8	12.2	6.7	7.0
2001	16.7	12.5	8.2	6.2	6.6
2004	13.5	9.7	7.6	4.0	2.4
2007	16.4	12.5	6.6	5.3	4.4
Three-ye	ear change (percen	tage points)			
1992	-3.5	-2.8	-1.8	-4.0	-3.3
1995	-3.7	-4.5	-2.7	-3.3	1.8
1998	-6.0	-6.4	-2.2	0.0	-1.4
2001	0.5	-1.3	-4.0	-0.5	-0.4
2004	-3.2	-2.8	-0.6	-2.2	-4.2
2007	2.9	2.8	-1.0	1.3	2.0

## Median value of other installment loans for families with holdings By percentile of net worth



	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	1.3	1.6	3.2	4.8	16.1
1992	1.4	1.4	1.5	4.5	9.3
1995	1.4	1.8	2.4	2.2	4.1
1998	1.4	2.0	2.0	8.7	32.2
2001	1.6	2.3	2.6	3.5	7.0
2004	2.7	1.8	2.9	7.3	21.6
2007	2.0	2.0	5.0	4.4	9.2
Three-ye	ear change (percen	t)			
1992	7.7	-12.5	-53.1	-6.2	-42.2
1995	0.0	28.6	60.0	-51.1	-55.9
1998	0.0	11.1	-16.7	295.5	685.4
2001	14.3	15.0	30.0	-59.8	-78.3
2004	68.8	-21.7	11.5	108.6	208.6
2007	-25.9	11.1	72.4	-39.7	-57.4

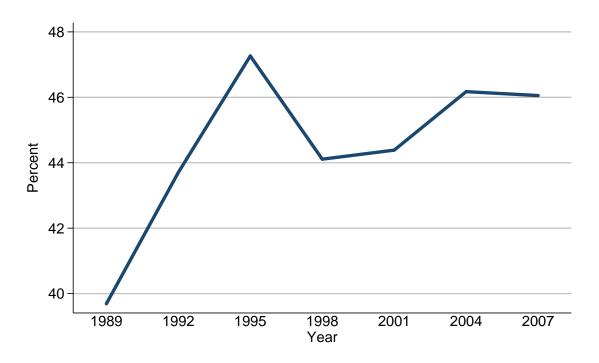
## Mean value of other installment loans for families with holdings By percentile of net worth



Mean value of other installment loans for families with holdings

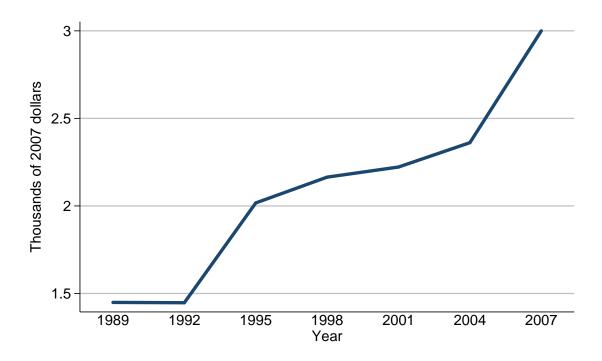
					9 -
<u> </u>		Pe	ercentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 de	ollars)			
1989	4.2	4.8	8.4	21.4	59.4
1992	5.7	4.4	5.0	7.5	32.1
1995	5.9	4.5	5.4	7.9	28.6
1998	5.5	7.4	13.2	20.6	80.8
2001	7.0	6.2	8.1	12.7	93.9
2004	16.2	3.9	15.2	16.5	305.8
2007	13.6	6.6	13.3	12.1	94.1
Three-ye	ear change (percen	t)			
1992	35.7	-8.3	-40.5	-65.0	-46.0
1995	3.5	2.3	8.0	5.3	-10.9
1998	-6.8	64.4	144.4	160.8	182.5
2001	27.3	-16.2	-38.6	-38.3	16.2
2004	131.4	-37.1	87.7	29.9	225.7
2007	-16.0	69.2	-12.5	-26.7	-69.2

### Percent of families with credit card balances For all families



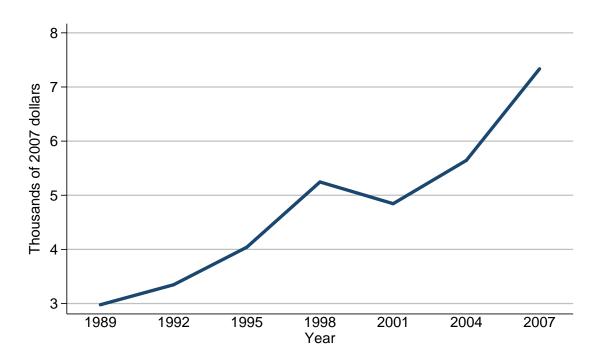
Percent of families with credit card balances						
Year	All families					
Level (percent)						
1989	39.7					
1992	43.7					
1995	47.3					
1998	44.1					
2001	44.4					
2004	46.2					
2007	46.1					
Three-year change (percenta	ge points)					
1992	4.0					
1995	3.6					
1998	-3.2					
2001	0.3					
2004	1.8					
2007	-0.1					

## Median value of credit card balances for families with holdings For all families



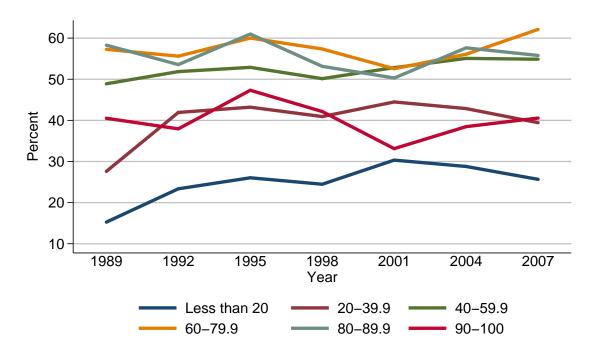
median value of creat card balances for families with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	1.4						
1992	1.4						
1995	2.0						
1998	2.2						
2001	2.2						
2004	2.4						
2007	3.0						
Three-year change (percent)							
1992	0.0						
1995	42.9						
1998	10.0						
2001	0.0						
2004	9.1						
2007	25.0						

### Mean value of credit card balances for families with holdings For all families



Mean value of Credit Card balances for families with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	3.0						
1992	3.3						
1995	4.0						
1998	5.2						
2001	4.8						
2004	5.6						
2007	7.3						
Three-year change (percent)							
1992	10.0						
1995	21.2						
1998	30.0						
2001	-7.7						
2004	16.7						
2007	30.4						

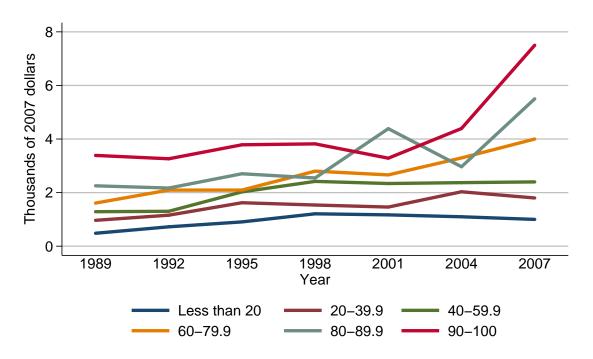
## Percent of families with credit card balances By percentile of income



Percen	t ot	tamilies	with	credit	card	balances	į

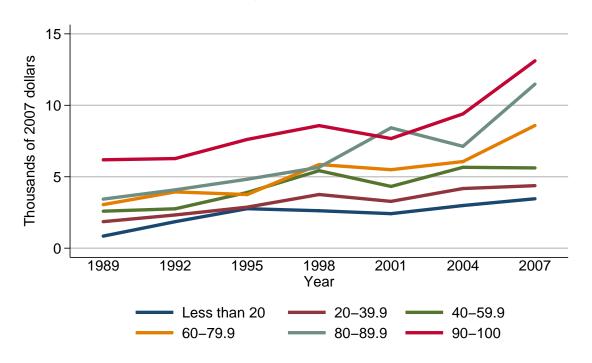
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	15.3	27.6	48.9	57.3	58.3	40.5	
1992	23.4	41.9	51.9	55.6	53.6	37.9	
1995	26.0	43.2	52.9	60.0	61.0	47.3	
1998	24.5	40.9	50.1	57.4	53.1	42.1	
2001	30.3	44.5	52.8	52.6	50.3	33.1	
2004	28.8	42.9	55.1	56.1	57.6	38.5	
2007	25.7	39.4	54.9	62.1	55.8	40.6	
Three-ye	ear change (per	centage point	s)				
1992	8.1	14.3	3.0	-1.7	-4.7	-2.6	
1995	2.6	1.3	1.0	4.4	7.4	9.4	
1998	-1.5	-2.3	-2.8	-2.6	-7.9	-5.2	
2001	5.8	3.6	2.7	-4.8	-2.8	-9.0	
2004	-1.5	-1.6	2.3	3.5	7.3	5.4	
2007	-3.1	-3.5	-0.2	6.0	-1.8	2.1	

## Median value of credit card balances for families with holdings By percentile of income



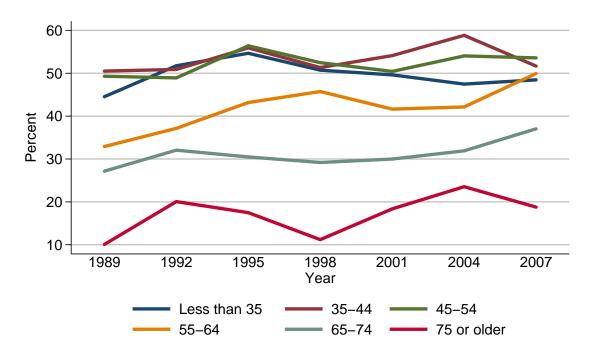
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100
	20					
Level (th	ousands of 200	07 dollars)				
1989	0.5	1.0	1.3	1.6	2.3	3.4
1992	0.7	1.2	1.3	2.1	2.2	3.3
1995	0.9	1.6	2.0	2.1	2.7	3.8
1998	1.2	1.5	2.4	2.8	2.5	3.8
2001	1.2	1.5	2.3	2.7	4.4	3.3
2004	1.1	2.0	2.4	3.3	3.0	4.4
2007	1.0	1.8	2.4	4.0	5.5	7.5
Three-ye	ear change (pei	rcent)				
1992	40.0	20.0	0.0	31.2	-4.3	-2.9
1995	28.6	33.3	53.8	0.0	22.7	15.2
1998	33.3	-6.2	20.0	33.3	-7.4	0.0
2001	0.0	0.0	-4.2	-3.6	76.0	-13.2
2004	-8.3	33.3	4.3	22.2	-31.8	33.3
2007	-9.1	-10.0	0.0	21.2	83.3	70.5

## Mean value of credit card balances for families with holdings By percentile of income



	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	8.0	1.9	2.6	3.1	3.4	6.2	
1992	1.9	2.3	2.8	3.9	4.1	6.3	
1995	2.8	2.9	3.9	3.8	4.8	7.6	
1998	2.6	3.8	5.4	5.9	5.7	8.6	
2001	2.4	3.3	4.3	5.5	8.4	7.7	
2004	3.0	4.2	5.7	6.1	7.1	9.4	
2007	3.5	4.4	5.6	8.6	11.5	13.1	
Three-ye	ear change (per	rcent)					
1992	137.5	21.1	7.7	25.8	20.6	1.6	
1995	47.4	26.1	39.3	-2.6	17.1	20.6	
1998	-7.1	31.0	38.5	55.3	18.8	13.2	
2001	-7.7	-13.2	-20.4	-6.8	47.4	-10.5	
2004	25.0	27.3	32.6	10.9	-15.5	22.1	
2007	16.7	4.8	-1.8	41.0	62.0	39.4	

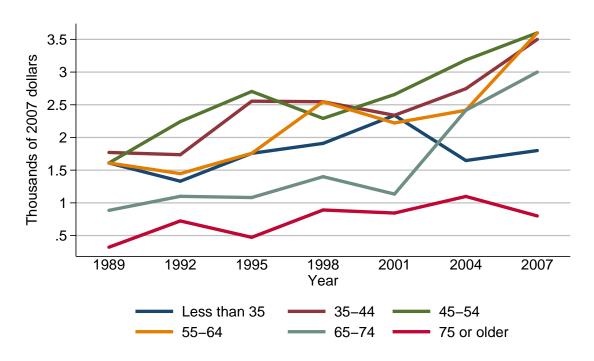
## Percent of families with credit card balances By age of head



Percent	of families	with	credit	card	halances
reiteiit	OI IAIIIIIIES	WILLI	Cleuit	caru	Dalalices

Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older
	35					
Level (pe	ercent)					
1989	44.5	50.5	49.3	32.9	27.2	10.1
1992	51.8	50.9	48.9	37.2	32.1	20.1
1995	54.7	55.9	56.4	43.2	30.5	17.5
1998	50.7	51.3	52.5	45.7	29.2	11.2
2001	49.6	54.1	50.4	41.6	30.0	18.4
2004	47.5	58.8	54.0	42.1	31.9	23.5
2007	48.5	51.7	53.6	49.9	37.0	18.8
Three-ye	ear change (per	centage point	s)			
1992	7.3	0.4	-0.4	4.3	4.9	10.0
1995	2.9	5.0	7.5	6.0	-1.6	-2.6
1998	-4.0	-4.6	-3.9	2.5	-1.3	-6.3
2001	-1.1	2.8	-2.1	-4.1	8.0	7.2
2004	-2.1	4.7	3.6	0.5	1.9	5.1
2007	1.0	-7.1	-0.4	7.8	5.1	-4.7

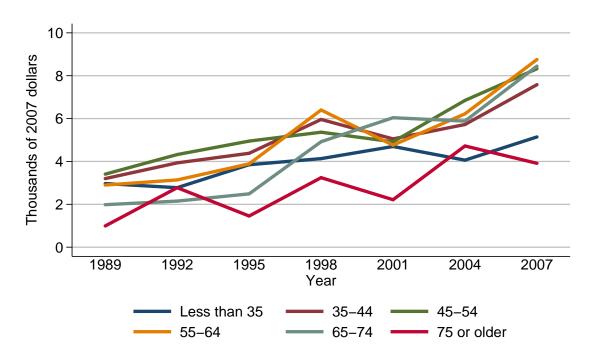
## Median value of credit card balances for families with holdings By age of head



Median value of credit card balances for families with holdings

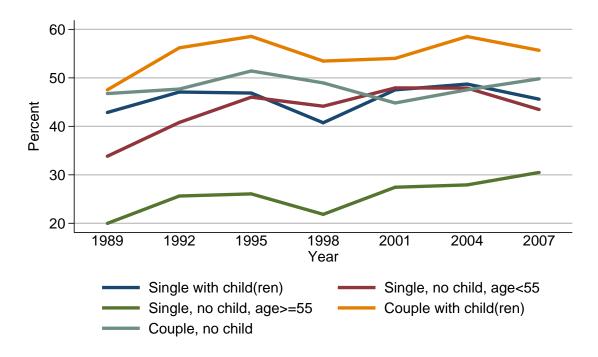
Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	1.6	1.8	1.6	1.6	0.9	0.3	
1992	1.3	1.7	2.2	1.4	1.1	0.7	
1995	1.8	2.6	2.7	1.8	1.1	0.5	
1998	1.9	2.5	2.3	2.5	1.4	0.9	
2001	2.3	2.3	2.7	2.2	1.1	8.0	
2004	1.6	2.7	3.2	2.4	2.4	1.1	
2007	1.8	3.5	3.6	3.6	3.0	8.0	
Three-ye	ear change (per	cent)					
1992	-18.8	-5.6	37.5	-12.5	22.2	133.3	
1995	38.5	52.9	22.7	28.6	0.0	-28.6	
1998	5.6	-3.8	-14.8	38.9	27.3	80.0	
2001	21.1	-8.0	17.4	-12.0	-21.4	-11.1	
2004	-30.4	17.4	18.5	9.1	118.2	37.5	
2007	12.5	29.6	12.5	50.0	25.0	-27.3	

## Mean value of credit card balances for families with holdings By age of head



	Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	3.0	3.2	3.4	2.9	2.0	1.0	
1992	2.8	3.9	4.3	3.1	2.2	2.8	
1995	3.8	4.4	5.0	3.9	2.5	1.5	
1998	4.1	6.0	5.4	6.4	4.9	3.2	
2001	4.7	5.1	4.9	4.8	6.0	2.2	
2004	4.1	5.7	6.8	6.2	5.9	4.7	
2007	5.1	7.6	8.3	8.8	8.4	3.9	
Three-ye	ear change (per	cent)					
1992	-6.7	21.9	26.5	6.9	10.0	180.0	
1995	35.7	12.8	16.3	25.8	13.6	-46.4	
1998	7.9	36.4	8.0	64.1	96.0	113.3	
2001	14.6	-15.0	-9.3	-25.0	22.4	-31.2	
2004	-12.8	11.8	38.8	29.2	-1.7	113.6	
2007	24.4	33.3	22.1	41.9	42.4	-17.0	

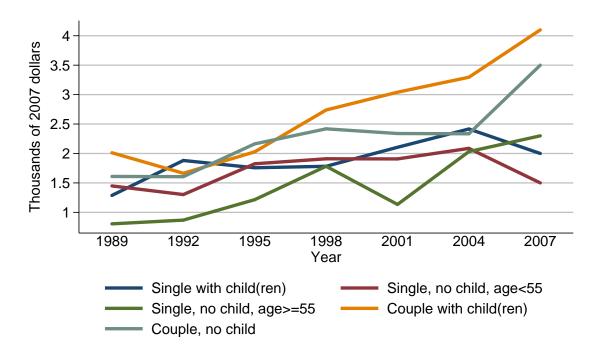
## Percent of families with credit card balances By family structure



Percent	of families	with cradit	card balance	20
reiceiii	. UI IAIIIIII <del>U</del> S	willi Clean	Caru Dalanc	23

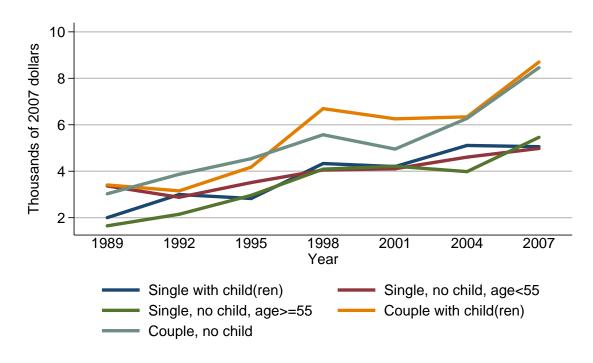
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	42.9	33.8	20.0	47.5	46.8
1992	47.1	40.8	25.6	56.2	47.7
1995	46.9	46.0	26.1	58.6	51.4
1998	40.7	44.2	21.9	53.5	49.0
2001	47.5	47.9	27.4	54.0	44.8
2004	48.7	47.9	27.9	58.5	47.5
2007	45.6	43.5	30.5	55.7	49.8
Three-ye	ar change (percei	ntage points)			
1992	4.2	7.0	5.6	8.7	0.9
1995	-0.2	5.2	0.5	2.4	3.7
1998	-6.2	-1.8	-4.2	-5.1	-2.4
2001	6.8	3.7	5.5	0.5	-4.2
2004	1.2	0.0	0.5	4.5	2.7
2007	-3.1	-4.4	2.6	-2.8	2.3

### Median value of credit card balances for families with holdings By family structure



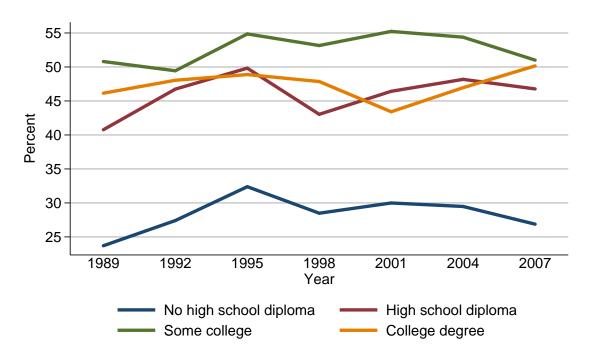
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	1.3	1.4	8.0	2.0	1.6
1992	1.9	1.3	0.9	1.7	1.6
1995	1.8	1.8	1.2	2.0	2.2
1998	1.8	1.9	1.8	2.7	2.4
2001	2.1	1.9	1.1	3.0	2.3
2004	2.4	2.1	2.0	3.3	2.3
2007	2.0	1.5	2.3	4.1	3.5
Three-ye	ar change (percei	nt)			
1992	46.2	-7.1	12.5	-15.0	0.0
1995	-5.3	38.5	33.3	17.6	37.5
1998	0.0	5.6	50.0	35.0	9.1
2001	16.7	0.0	-38.9	11.1	-4.2
2004	14.3	10.5	81.8	10.0	0.0
2007	-16.7	-28.6	15.0	24.2	52.2

### Mean value of credit card balances for families with holdings By family structure



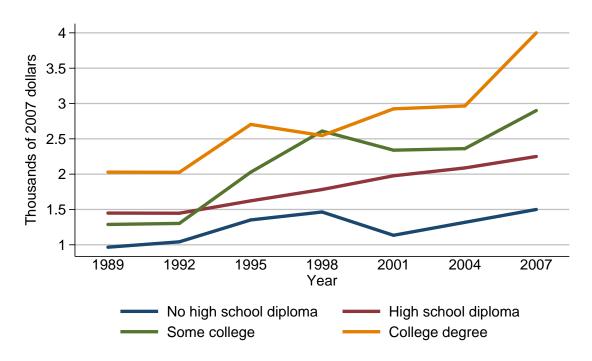
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	2.0	3.4	1.6	3.4	3.0
1992	3.0	2.9	2.1	3.2	3.9
1995	2.8	3.5	3.0	4.2	4.5
1998	4.3	4.1	4.1	6.7	5.6
2001	4.2	4.1	4.2	6.3	5.0
2004	5.1	4.6	4.0	6.3	6.3
2007	5.1	5.0	5.5	8.7	8.5
Three-ye	ar change (percei	nt)			
1992	50.0	-14.7	31.2	-5.9	30.0
1995	-6.7	20.7	42.9	31.2	15.4
1998	53.6	17.1	36.7	59.5	24.4
2001	-2.3	0.0	2.4	-6.0	-10.7
2004	21.4	12.2	-4.8	0.0	26.0
2007	0.0	8.7	37.5	38.1	34.9

## Percent of families with credit card balances By education of head



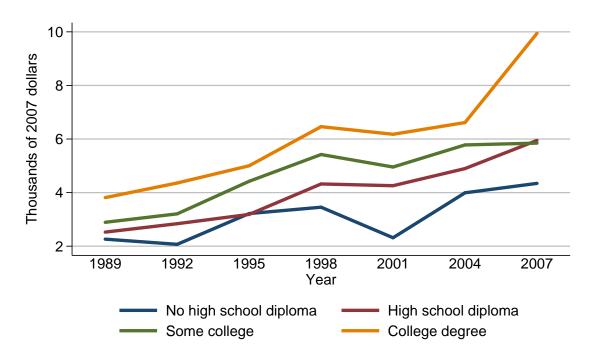
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (per	rcent)				
1989	23.7	40.8	50.8	46.1	
1992	27.4	46.7	49.4	48.0	
1995	32.4	49.8	54.9	48.9	
1998	28.5	43.0	53.2	47.9	
2001	30.0	46.4	55.2	43.4	
2004	29.5	48.2	54.4	47.0	
2007	26.9	46.8	51.0	50.2	
Three-yea	ar change (percentage	points)			
1992	3.7	5.9	-1.4	1.9	
1995	5.0	3.1	5.5	0.9	
1998	-3.9	-6.8	-1.7	-1.0	
2001	1.5	3.4	2.0	-4.5	
2004	-0.5	1.8	-0.8	3.6	
2007	-2.6	-1.4	-3.4	3.2	

## Median value of credit card balances for families with holdings By education of head



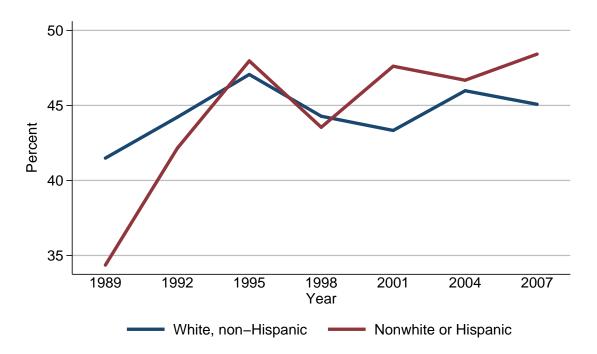
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (tho	ousands of 2007 dollars	;)			
1989	1.0	1.4	1.3	2.0	
1992	1.0	1.4	1.3	2.0	
1995	1.4	1.6	2.0	2.7	
1998	1.5	1.8	2.6	2.5	
2001	1.1	2.0	2.3	2.9	
2004	1.3	2.1	2.4	3.0	
2007	1.5	2.2	2.9	4.0	
Three-yea	ar change (percent)				
1992	0.0	0.0	0.0	0.0	
1995	40.0	14.3	53.8	35.0	
1998	7.1	12.5	30.0	-7.4	
2001	-26.7	11.1	-11.5	16.0	
2004	18.2	5.0	4.3	3.4	
2007	15.4	4.8	20.8	33.3	

### Mean value of credit card balances for families with holdings By education of head



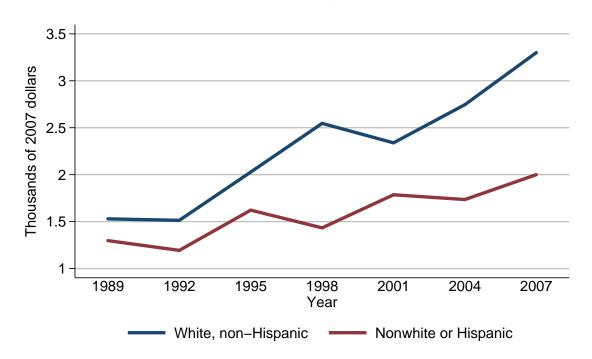
	Education of head					
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	2.3	2.5	2.9	3.8		
1992	2.1	2.8	3.2	4.4		
1995	3.2	3.2	4.4	5.0		
1998	3.5	4.3	5.4	6.5		
2001	2.3	4.3	5.0	6.2		
2004	4.0	4.9	5.8	6.6		
2007	4.3	5.9	5.8	9.9		
Three-yea	ar change (percent)					
1992	-8.7	12.0	10.3	15.8		
1995	52.4	14.3	37.5	13.6		
1998	9.4	34.4	22.7	30.0		
2001	-34.3	0.0	-7.4	-4.6		
2004	73.9	14.0	16.0	6.5		
2007	7.5	20.4	0.0	50.0		

## Percent of families with credit card balances By race or ethnicity of respondent



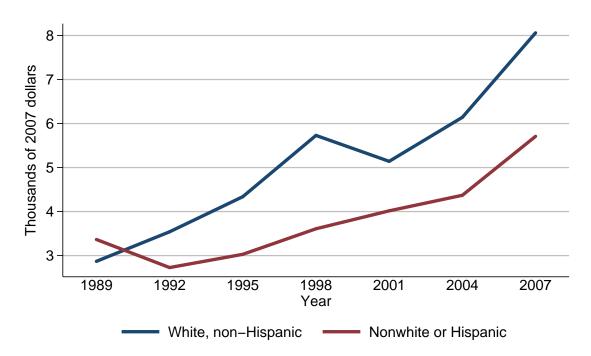
	Race or ethnicity of respondent				
Year	White, non-Hispanic	Nonwhite or Hispanic			
Level (percent)					
1989	41.5	34.4			
1992	44.2	42.1			
1995	47.1	48.0			
1998	44.3	43.5			
2001	43.3	47.6			
2004	46.0	46.7			
2007	45.1	48.4			
Three-year cha	nge (percentage points)				
1992	2.7	7.7			
1995	2.9	5.9			
1998	-2.8	-4.5			
2001	-1.0	4.1			
2004	2.7	-0.9			
2007	-0.9	1.7			

## Median value of credit card balances for families with holdings By race or ethnicity of respondent



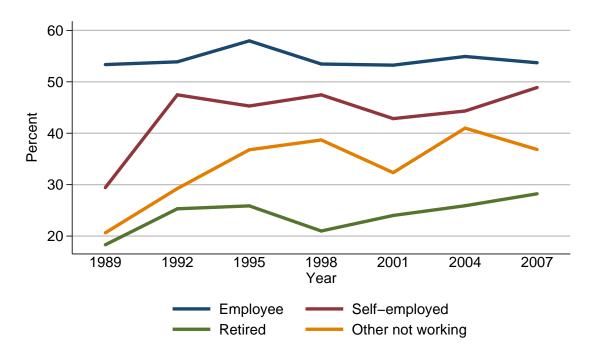
	Race or ethnici	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic	
Level (thousan	ds of 2007 dollars)		
1989	1.5	1.3	
1992	1.5	1.2	
1995	2.0	1.6	
1998	2.5	1.4	
2001	2.3	1.8	
2004	2.7	1.7	
2007	3.3	2.0	
Three-year cha	ange (percent)		
1992	0.0	-7.7	
1995	33.3	33.3	
1998	25.0	-12.5	
2001	-8.0	28.6	
2004	17.4	-5.6	
2007	22.2	17.6	

## Mean value of credit card balances for families with holdings By race or ethnicity of respondent



	Race or ethnici	ty of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousan	ds of 2007 dollars)	
1989	2.9	3.4
1992	3.5	2.7
1995	4.3	3.0
1998	5.7	3.6
2001	5.1	4.0
2004	6.1	4.4
2007	8.1	5.7
Three-year cha	ange (percent)	
1992	20.7	-20.6
1995	22.9	11.1
1998	32.6	20.0
2001	-10.5	11.1
2004	19.6	10.0
2007	32.8	29.5

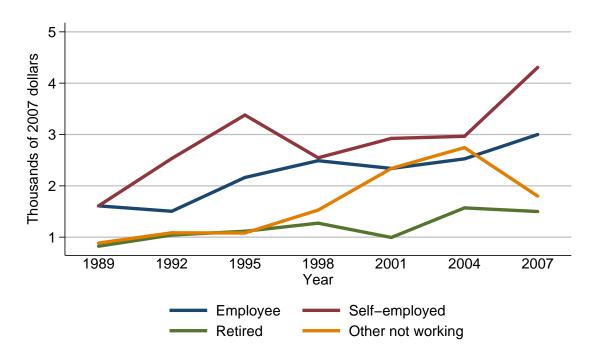
## Percent of families with credit card balances By current work status of head



Percent	of families	with credit	card balances
reiteiit	OI IAIIIIIIES	with Great	caru parances

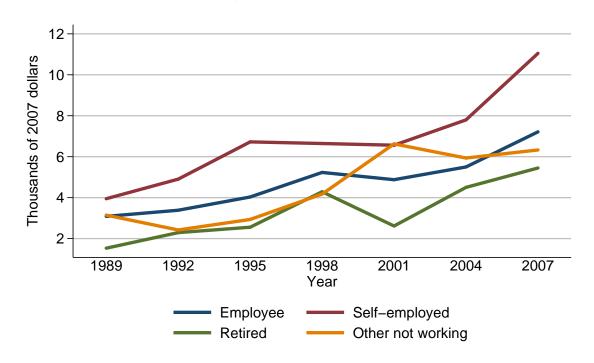
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perc	cent)				
1989	53.4	29.4	18.3	20.6	
1992	53.9	47.5	25.3	29.2	
1995	58.0	45.3	25.9	36.8	
1998	53.5	47.5	21.0	38.7	
2001	53.2	42.8	24.0	32.3	
2004	54.9	44.3	25.9	41.0	
2007	53.7	48.9	28.2	36.8	
Three-year	r change (percentag	ge points)			
1992	0.5	18.1	7.0	8.6	
1995	4.1	-2.2	0.6	7.6	
1998	-4.5	2.2	-4.9	1.9	
2001	-0.3	-4.7	3.0	-6.4	
2004	1.7	1.5	1.9	8.7	
2007	-1.2	4.6	2.3	-4.2	

## Median value of credit card balances for families with holdings By current work status of head



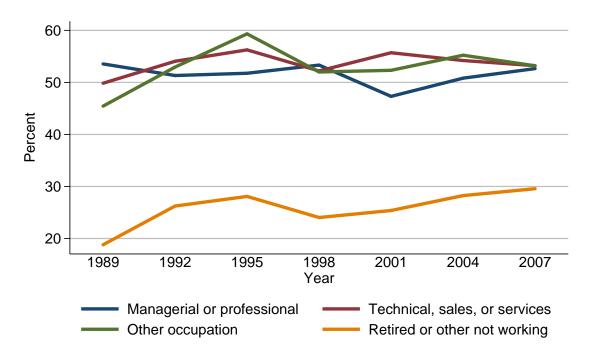
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 doll	ars)		
1989	1.6	1.6	8.0	0.9
1992	1.5	2.5	1.0	1.1
1995	2.2	3.4	1.1	1.1
1998	2.5	2.5	1.3	1.5
2001	2.3	2.9	1.0	2.3
2004	2.5	3.0	1.6	2.7
2007	3.0	4.3	1.5	1.8
Three-year	r change (percent)			
1992	-6.2	56.2	25.0	22.2
1995	46.7	36.0	10.0	0.0
1998	13.6	-26.5	18.2	36.4
2001	-8.0	16.0	-23.1	53.3
2004	8.7	3.4	60.0	17.4
2007	20.0	43.3	-6.2	-33.3

## Mean value of credit card balances for families with holdings By current work status of head



	Current work status of head			
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	3.1	3.9	1.5	3.1
1992	3.4	4.9	2.3	2.4
1995	4.0	6.7	2.6	2.9
1998	5.2	6.6	4.3	4.2
2001	4.9	6.6	2.6	6.6
2004	5.5	7.8	4.5	5.9
2007	7.2	11.0	5.4	6.3
Three-year	r change (percent)			
1992	9.7	25.6	53.3	-22.6
1995	17.6	36.7	13.0	20.8
1998	30.0	-1.5	65.4	44.8
2001	-5.8	0.0	-39.5	57.1
2004	12.2	18.2	73.1	-10.6
2007	30.9	41.0	20.0	6.8

## Percent of families with credit card balances By current occupation of head



		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	53.6	49.8	45.4	18.8
1992	51.3	54.1	53.0	26.2
1995	51.8	56.3	59.3	28.1
1998	53.3	52.2	52.0	24.0
2001	47.3	55.7	52.3	25.4
2004	50.8	54.2	55.2	28.2
2007	52.7	53.2	53.2	29.6
Three-yea	ar change (percentag	e points)		
1992	-2.3	4.3	7.6	7.4
1995	0.5	2.2	6.3	1.9
1998	1.5	-4.1	-7.3	-4.1
2001	-6.0	3.5	0.3	1.4
2004	3.5	-1.5	2.9	2.8

-1.0

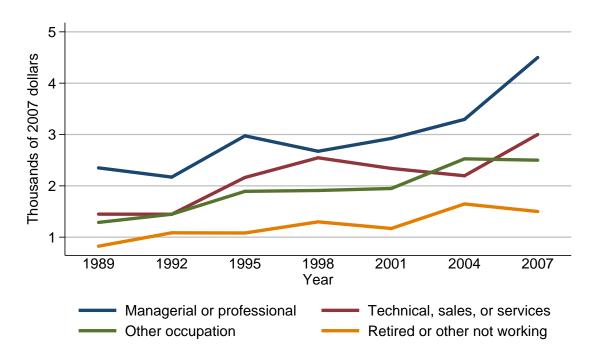
-2.0

1.4

2007

1.9

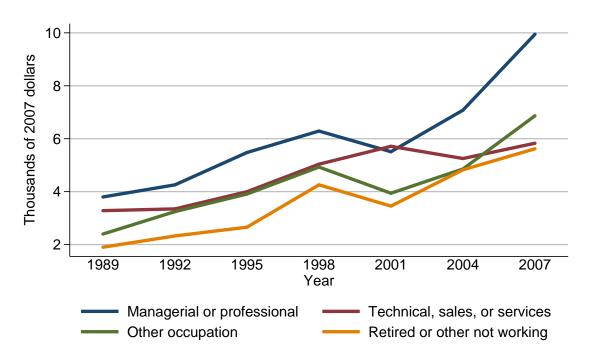
### Median value of credit card balances for families with holdings By current occupation of head



Median value of credit card balances for families with holdings

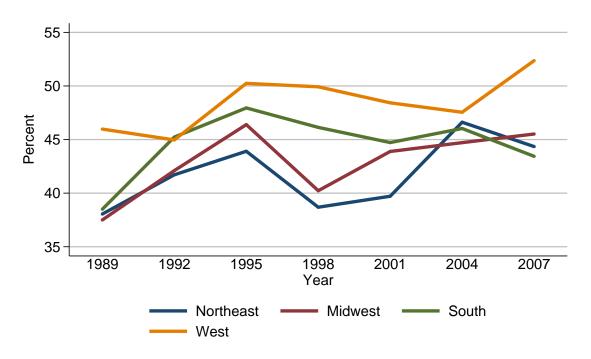
Current occupation of head				
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	nrs)		
1989	2.4	1.4	1.3	0.8
1992	2.2	1.4	1.4	1.1
1995	3.0	2.2	1.9	1.1
1998	2.7	2.5	1.9	1.3
2001	2.9	2.3	1.9	1.2
2004	3.3	2.2	2.5	1.6
2007	4.5	3.0	2.5	1.5
Three-yea	ar change (percent)			
1992	-8.3	0.0	7.7	37.5
1995	36.4	57.1	35.7	0.0
1998	-10.0	13.6	0.0	18.2
2001	7.4	-8.0	0.0	-7.7
2004	13.8	-4.3	31.6	33.3
2007	36.4	36.4	0.0	-6.2

### Mean value of credit card balances for families with holdings By current occupation of head

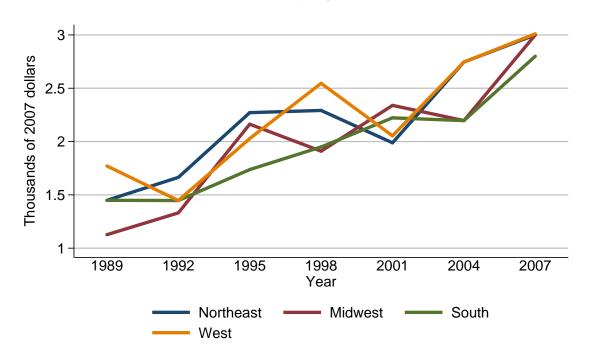


		Current occupation of head		
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (the	ousands of 2007 dolla	ars)		
1989	3.8	3.3	2.4	1.9
1992	4.3	3.3	3.2	2.3
1995	5.5	4.0	3.9	2.7
1998	6.3	5.0	4.9	4.3
2001	5.5	5.7	3.9	3.5
2004	7.1	5.3	4.9	4.8
2007	9.9	5.8	6.9	5.6
Three-yea	ar change (percent)			
1992	13.2	0.0	33.3	21.1
1995	27.9	21.2	21.9	17.4
1998	14.5	25.0	25.6	59.3
2001	-12.7	14.0	-20.4	-18.6
2004	29.1	-7.0	25.6	37.1
2007	39.4	9.4	40.8	16.7

## Percent of families with credit card balances By region



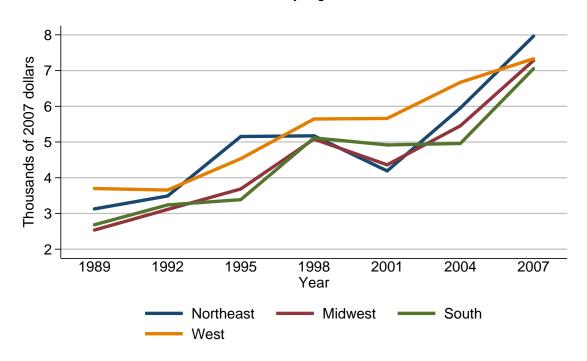
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perc	cent)			
1989	38.1	37.5	38.5	46.0
1992	41.7	42.1	45.2	45.0
1995	43.9	46.4	48.0	50.2
1998	38.7	40.2	46.1	49.9
2001	39.7	43.9	44.7	48.4
2004	46.6	44.7	46.0	47.5
2007	44.3	45.5	43.4	52.4
Three-year	r change (percentage	e points)		
1992	3.6	4.6	6.7	-1.0
1995	2.2	4.3	2.8	5.2
1998	-5.2	-6.2	-1.9	-0.3
2001	1.0	3.7	-1.4	-1.5
2004	6.9	0.8	1.3	-0.9
2007	-2.3	0.8	-2.6	4.9



Median value of credit card balances for families with holdings

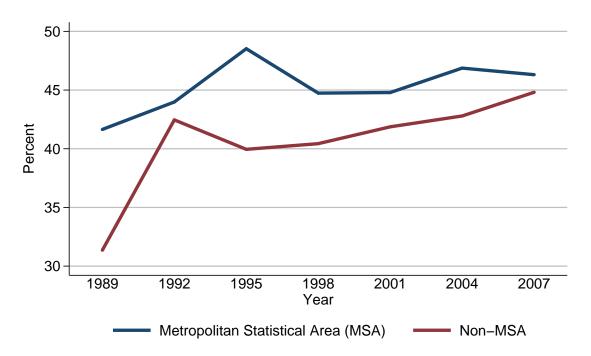
	Region			
Year	Northeast	Midwest	South	West
Level (thou	ısands of 2007 dollar	rs)		
1989	1.4	1.1	1.4	1.8
1992	1.7	1.3	1.4	1.4
1995	2.3	2.2	1.7	2.0
1998	2.3	1.9	1.9	2.5
2001	2.0	2.3	2.2	2.1
2004	2.7	2.2	2.2	2.7
2007	3.0	3.0	2.8	3.0
Three-year	r change (percent)			
1992	21.4	18.2	0.0	-22.2
1995	35.3	69.2	21.4	42.9
1998	0.0	-13.6	11.8	25.0
2001	-13.0	21.1	15.8	-16.0
2004	35.0	-4.3	0.0	28.6
2007	11.1	36.4	27.3	11.1

## Mean value of credit card balances for families with holdings By region



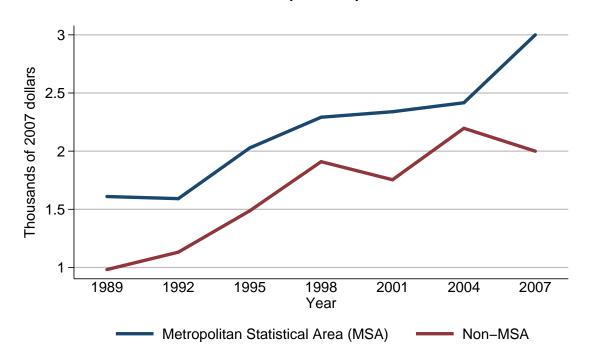
	Region			
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	3.1	2.5	2.7	3.7
1992	3.5	3.1	3.2	3.7
1995	5.2	3.7	3.4	4.5
1998	5.2	5.1	5.1	5.6
2001	4.2	4.4	4.9	5.7
2004	6.0	5.5	5.0	6.7
2007	8.0	7.3	7.1	7.3
Three-year	change (percent)			
1992	12.9	24.0	18.5	0.0
1995	48.6	19.4	6.2	21.6
1998	0.0	37.8	50.0	24.4
2001	-19.2	-13.7	-3.9	1.8
2004	42.9	25.0	2.0	17.5
2007	33.3	32.7	42.0	9.0

## Percent of families with credit card balances By urbanicity



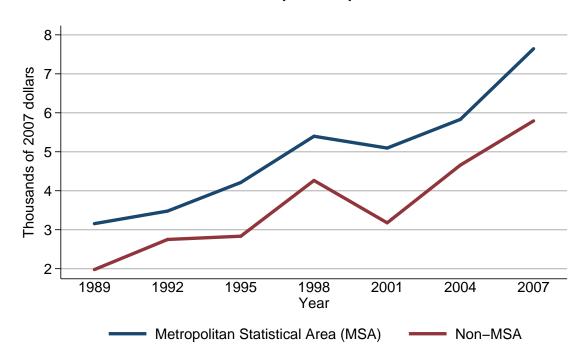
	Urbanici	ty
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percent	ot)	
1989	41.6	31.4
1992	44.0	42.5
1995	48.5	39.9
1998	44.7	40.4
2001	44.8	41.9
2004	46.9	42.8
2007	46.3	44.8
Three-year cl	hange (percentage points)	
1992	2.4	11.1
1995	4.5	-2.6
1998	-3.8	0.5
2001	0.1	1.5
2004	2.1	0.9
2007	-0.6	2.0

# Median value of credit card balances for families with holdings By urbanicity



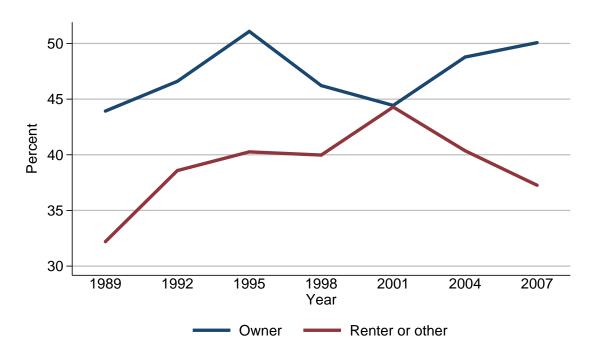
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	nds of 2007 dollars)		
1989	1.6	1.0	
1992	1.6	1.1	
1995	2.0	1.5	
1998	2.3	1.9	
2001	2.3	1.8	
2004	2.4	2.2	
2007	3.0	2.0	
Three-year ch	nange (percent)		
1992	0.0	10.0	
1995	25.0	36.4	
1998	15.0	26.7	
2001	0.0	-5.3	
2004	4.3	22.2	
2007	25.0	-9.1	

# Mean value of credit card balances for families with holdings By urbanicity



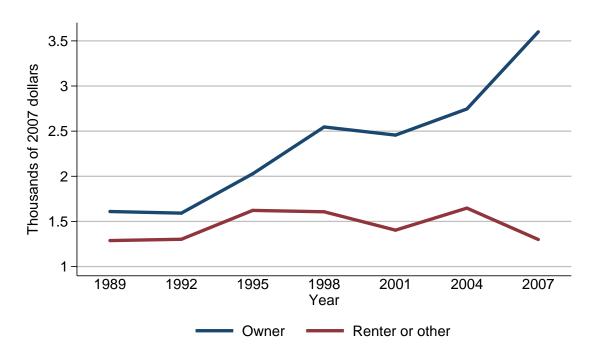
	Urbanio	itv
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousar	nds of 2007 dollars)	
1989	3.2	2.0
1992	3.5	2.7
1995	4.2	2.8
1998	5.4	4.3
2001	5.1	3.2
2004	5.8	4.7
2007	7.6	5.8
Three-year ch	ange (percent)	
1992	9.4	35.0
1995	20.0	3.7
1998	28.6	53.6
2001	-5.6	-25.6
2004	13.7	46.9
2007	31.0	23.4

## Percent of families with credit card balances By housing status



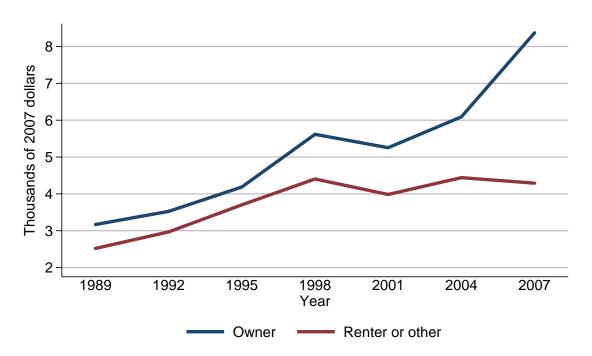
	Housing status		
Year	Owner	Renter or other	
Level (percent)			
1989	43.9	32.2	
1992	46.6	38.6	
1995	51.1	40.3	
1998	46.2	40.0	
2001	44.4	44.3	
2004	48.8	40.4	
2007	50.1	37.3	
Three-year chan	ge (percentage points)		
1992	2.7	6.4	
1995	4.5	1.7	
1998	-4.9	-0.3	
2001	-1.8	4.3	
2004	4.4	-3.9	
2007	1.3	-3.1	

## Median value of credit card balances for families with holdings By housing status



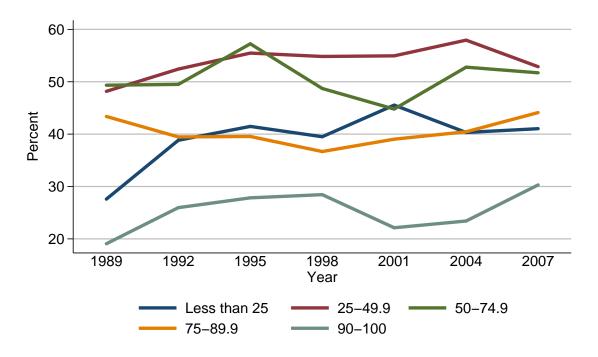
	Housing status		
Year	Owner	Renter or other	
Level (thousands	of 2007 dollars)		
1989	1.6	1.3	
1992	1.6	1.3	
1995	2.0	1.6	
1998	2.5	1.6	
2001	2.5	1.4	
2004	2.7	1.6	
2007	3.6	1.3	
Three-year change	e (percent)		
1992	0.0	0.0	
1995	25.0	23.1	
1998	25.0	0.0	
2001	0.0	-12.5	
2004	8.0	14.3	
2007	33.3	-18.8	

# Mean value of credit card balances for families with holdings By housing status



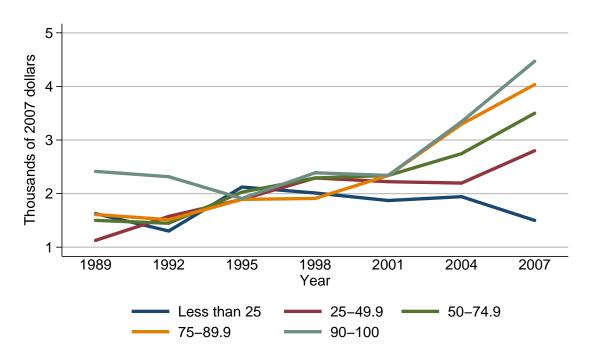
	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	3.2	2.5	
1992	3.5	3.0	
1995	4.2	3.7	
1998	5.6	4.4	
2001	5.3	4.0	
2004	6.1	4.4	
2007	8.4	4.3	
Three-year change	e (percent)		
1992	9.4	20.0	
1995	20.0	23.3	
1998	33.3	18.9	
2001	-5.4	-9.1	
2004	15.1	10.0	
2007	37.7	-2.3	

## Percent of families with credit card balances By percentile of net worth



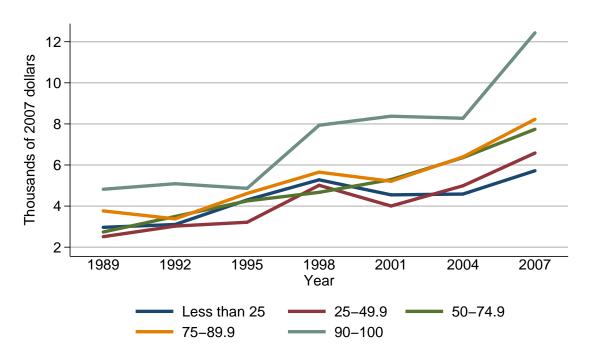
	Percentile of net worth				
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (pe	ercent)				
1989	27.6	48.2	49.3	43.4	19.1
1992	38.8	52.4	49.5	39.5	26.0
1995	41.5	55.5	57.2	39.6	27.8
1998	39.5	54.8	48.7	36.7	28.4
2001	45.5	54.9	44.8	39.0	22.1
2004	40.3	57.9	52.8	40.5	23.4
2007	41.0	52.9	51.7	44.1	30.3
Three-ye	ear change (percen	tage points)			
1992	11.2	4.2	0.2	-3.9	6.9
1995	2.7	3.1	7.7	0.1	1.8
1998	-2.0	-0.7	-8.5	-2.9	0.6
2001	6.0	0.1	-3.9	2.3	-6.3
2004	-5.2	3.0	8.0	1.5	1.3
2007	0.7	-5.0	-1.1	3.6	6.9

## Median value of credit card balances for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	1.6	1.1	1.5	1.6	2.4	
1992	1.3	1.6	1.4	1.5	2.3	
1995	2.1	1.9	2.0	1.9	1.9	
1998	2.0	2.3	2.3	1.9	2.4	
2001	1.9	2.2	2.3	2.3	2.3	
2004	1.9	2.2	2.7	3.3	3.3	
2007	1.5	2.8	3.5	4.0	4.5	
Three-ye	ear change (percen	t)				
1992	-18.8	45.5	-6.7	-6.2	-4.2	
1995	61.5	18.8	42.9	26.7	-17.4	
1998	-4.8	21.1	15.0	0.0	26.3	
2001	-5.0	-4.3	0.0	21.1	-4.2	
2004	0.0	0.0	17.4	43.5	43.5	
2007	-21.1	27.3	29.6	21.2	36.4	

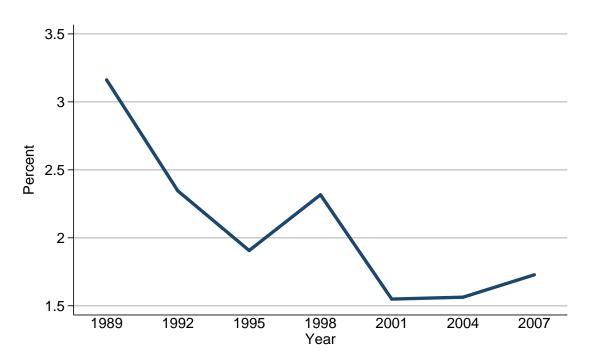
## Mean value of credit card balances for families with holdings By percentile of net worth



#### Mean value of credit card balances for families with holdings

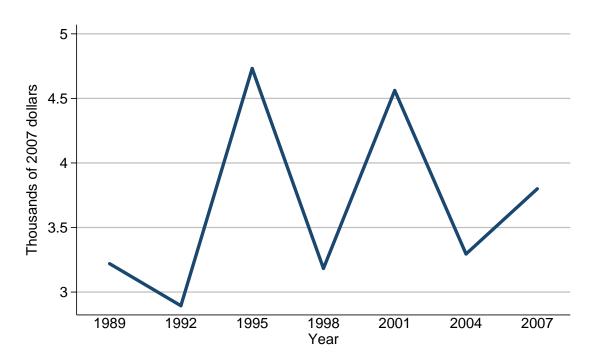
		Pe	rcentile of net wo	rth	
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100
Level (th	ousands of 2007 d	ollars)			
1989	3.0	2.5	2.7	3.8	4.8
1992	3.1	3.0	3.5	3.4	5.1
1995	4.3	3.2	4.3	4.6	4.9
1998	5.3	5.0	4.7	5.7	7.9
2001	4.5	4.0	5.3	5.2	8.4
2004	4.6	5.0	6.4	6.4	8.3
2007	5.7	6.6	7.7	8.2	12.4
Three-ye	ear change (percen	t)			
1992	3.3	20.0	29.6	-10.5	6.2
1995	38.7	6.7	22.9	35.3	-3.9
1998	23.3	56.2	9.3	23.9	61.2
2001	-15.1	-20.0	12.8	-8.8	6.3
2004	2.2	25.0	20.8	23.1	-1.2
2007	23.9	32.0	20.3	28.1	49.4

### Percent of families with other lines of credit For all families



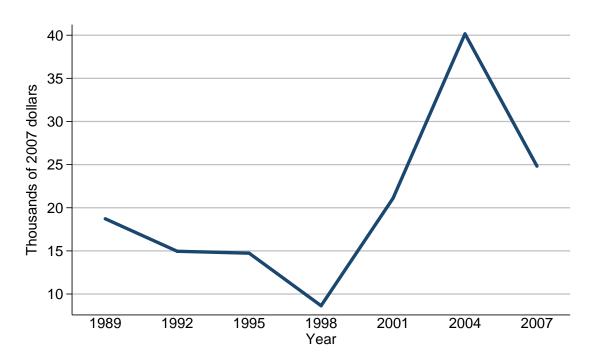
Year	All families	
Level (percent)		
1989	3.2	
1992	2.3	
1995	1.9	
1998	2.3	
2001	1.5	
2004	1.6	
2007	1.7	
Three-year change (percentage p	points)	
1992	-0.9	
1995	-0.4	
1998	0.4	
2001	-0.8	
2004	0.1	
2007	0.1	

### Median value of other lines of credit for families with holdings For all families



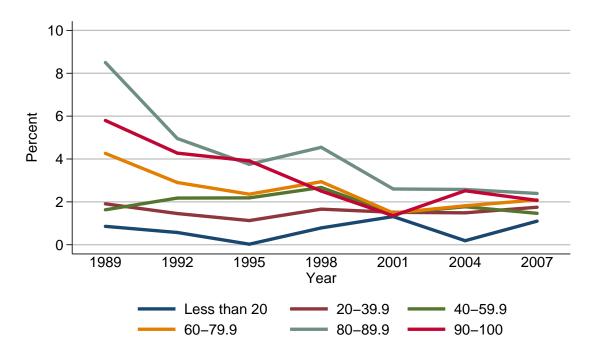
Median value of other lines of credit for families with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	3.2						
1992	2.9						
1995	4.7						
1998	3.2						
2001	4.6						
2004	3.3						
2007	3.8						
Three-year change (percent)							
1992	-9.4						
1995	62.1						
1998	-31.9						
2001	43.8						
2004	-28.3						
2007	15.2						

### Mean value of other lines of credit for families with holdings For all families



Mean value of other lines of credit for families with holdings							
Year	All families						
Level (thousands of 2007 dollars)							
1989	18.7						
1992	15.0						
1995	14.7						
1998	8.6						
2001	21.1						
2004	40.2						
2007	24.8						
Three-year change (percent)							
1992	-19.8						
1995	-2.0						
1998	-41.5						
2001	145.3						
2004	90.5						
2007	-38.3						

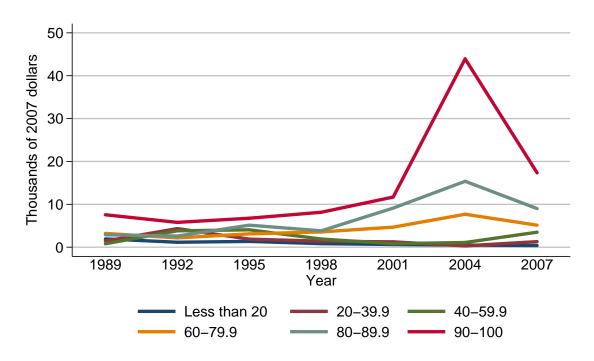
## Percent of families with other lines of credit By percentile of income



Doroont	of familiac	with other	lines of	orodit
Percent	or ramilies	with other	lines of	creait

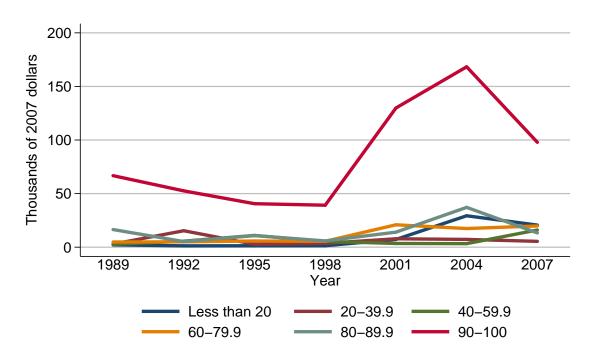
	Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (pe	ercent)							
1989	0.9	1.9	1.6	4.3	8.5	5.8		
1992	0.6	1.5	2.2	2.9	5.0	4.3		
1995	0.0	1.1	2.2	2.4	3.8	3.9		
1998	8.0	1.7	2.7	2.9	4.5	2.5		
2001	1.3	1.5	1.5	1.5	2.6	1.4		
2004	0.2	1.5	1.8	1.8	2.6	2.5		
2007	1.1	1.8	1.5	2.1	2.4	2.1		
Three-ye	ear change (pei	rcentage point	s)					
1992	-0.3	-0.4	0.6	-1.4	-3.5	-1.5		
1995	-0.6	-0.4	0.0	-0.5	-1.2	-0.4		
1998	8.0	0.6	0.5	0.5	0.7	-1.4		
2001	0.5	-0.2	-1.2	-1.4	-1.9	-1.1		
2004	-1.1	0.0	0.3	0.3	0.0	1.1		
2007	0.9	0.3	-0.3	0.3	-0.2	-0.4		

## Median value of other lines of credit for families with holdings By percentile of income



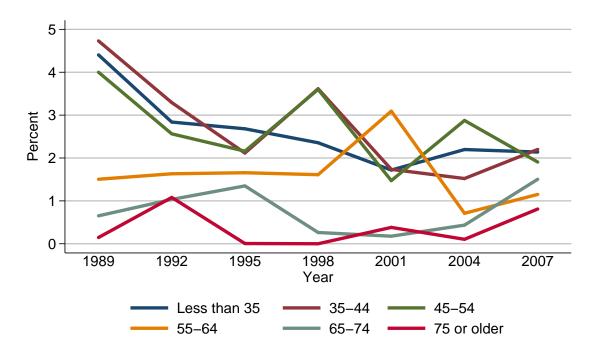
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	1.9	1.4	0.8	3.2	2.9	7.6		
1992	1.2	4.3	3.8	2.2	2.6	5.8		
1995	1.4	1.9	4.1	3.1	5.1	6.8		
1998	8.0	1.4	1.9	3.6	3.8	8.1		
2001	0.6	1.3	0.8	4.7	9.1	11.7		
2004	0.5	0.3	1.1	7.7	15.4	43.9		
2007	0.4	1.3	3.5	5.1	9.0	17.3		
Three-ye	ear change (per	rcent)						
1992	-36.8	207.1	375.0	-31.2	-10.3	-23.7		
1995	16.7	-55.8	7.9	40.9	96.2	17.2		
1998	-42.9	-26.3	-53.7	16.1	-25.5	19.1		
2001	-25.0	-7.1	-57.9	30.6	139.5	44.4		
2004	-16.7	-76.9	37.5	63.8	69.2	275.2		
2007	-20.0	333.3	218.2	-33.8	-41.6	-60.6		

## Mean value of other lines of credit for families with holdings By percentile of income



Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	2.2	2.9	2.7	4.8	16.5	66.7		
1992	1.3	15.4	5.7	5.0	5.3	52.5		
1995	1.4	2.7	11.0	5.8	10.8	40.6		
1998	1.4	3.6	5.4	5.5	5.9	39.2		
2001	7.2	7.9	3.5	20.9	14.0	129.9		
2004	29.3	7.3	3.3	17.4	37.2	168.3		
2007	20.6	5.5	16.1	19.8	13.3	97.9		
Three-ye	ear change (per	rcent)						
1992	-40.9	431.0	111.1	4.2	-67.9	-21.3		
1995	7.7	-82.5	93.0	16.0	103.8	-22.7		
1998	0.0	33.3	-50.9	-5.2	-45.4	-3.4		
2001	414.3	119.4	-35.2	280.0	137.3	231.4		
2004	306.9	-7.6	-5.7	-16.7	165.7	29.6		
2007	-29.7	-24.7	387.9	13.8	-64.2	-41.8		

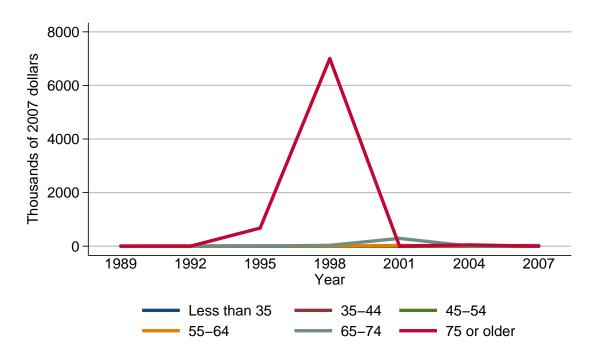
### Percent of families with other lines of credit By age of head



Percent	Ωf	families	with	other	linge	Ωf	credit
reitein	Οı	iaiiiiies	WILLI	omer	IIIIes	UI.	Crean

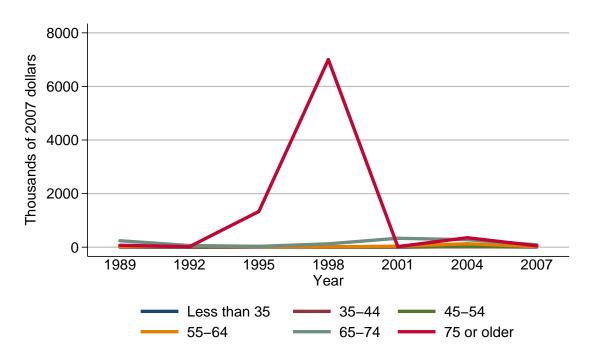
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	4.4	4.7	4.0	1.5	0.7	0.1		
1992	2.8	3.3	2.6	1.6	1.0	1.1		
1995	2.7	2.1	2.2	1.7	1.3	0.0		
1998	2.4	3.6	3.6	1.6	0.3	0.0		
2001	1.7	1.7	1.5	3.1	0.2	0.4		
2004	2.2	1.5	2.9	0.7	0.4	0.1		
2007	2.1	2.2	1.9	1.2	1.5	0.8		
Three-ye	ear change (per	centage point	s)					
1992	-1.6	-1.4	-1.4	0.1	0.3	1.0		
1995	-0.1	-1.2	-0.4	0.1	0.3	-1.1		
1998	-0.3	1.5	1.4	-0.1	-1.0	0.0		
2001	-0.7	-1.9	-2.1	1.5	-0.1	0.4		
2004	0.5	-0.2	1.4	-2.4	0.2	-0.3		
2007	-0.1	0.7	-1.0	0.5	1.1	0.7		

## Median value of other lines of credit for families with holdings By age of head



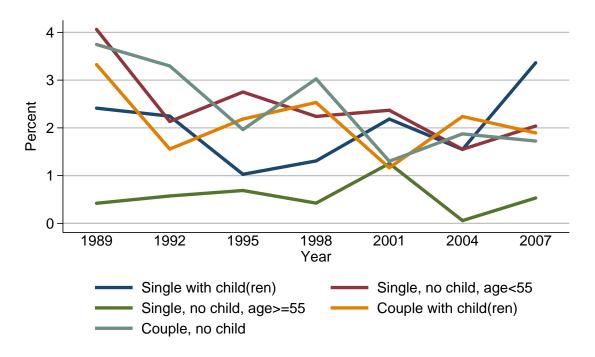
		Age of head						
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	2.3	4.8	2.1	3.2	3.2	1.8		
1992	1.7	2.6	7.2	5.8	5.8	1.4		
1995	1.9	2.7	8.1	4.6	5.1	675.9		
1998	1.3	1.8	3.8	6.2	31.8	7002.5		
2001	0.6	0.8	6.2	24.0	292.4	4.6		
2004	1.1	2.1	7.7	15.4	4.4	49.3		
2007	1.0	4.6	6.0	10.0	30.0	0.5		
Three-ye	ear change (per	cent)						
1992	-26.1	-45.8	242.9	81.2	81.2	-22.2		
1995	11.8	3.8	12.5	-20.7	-12.1	48178.6		
1998	-31.6	-33.3	-53.1	34.8	523.5	936.0		
2001	-53.8	-55.6	63.2	287.1	819.5	-99.9		
2004	83.3	162.5	24.2	-35.8	-98.5	971.7		
2007	-9.1	119.0	-22.1	-35.1	581.8	-99.0		

### Mean value of other lines of credit for families with holdings By age of head



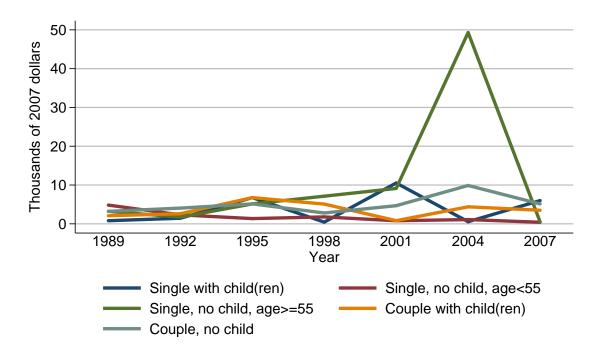
Age of head								
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (th	ousands of 200	7 dollars)						
1989	3.1	13.4	28.0	19.5	241.9	71.5		
1992	3.4	2.9	21.9	53.4	61.6	17.2		
1995	9.0	5.8	25.0	18.6	32.0	1334.3		
1998	4.4	5.9	9.0	13.3	124.8	7002.5		
2001	5.4	5.7	19.2	37.7	333.4	21.1		
2004	21.2	18.5	27.0	128.3	278.8	353.8		
2007	5.2	20.3	21.1	23.4	91.2	51.5		
Three-ye	ear change (per	cent)						
1992	9.7	-78.4	-21.8	173.8	-74.5	-75.9		
1995	164.7	100.0	14.2	-65.2	-48.1	7657.6		
1998	-51.1	1.7	-64.0	-28.5	290.0	424.8		
2001	22.7	-3.4	113.3	183.5	167.1	-99.7		
2004	292.6	224.6	40.6	240.3	-16.4	1576.8		
2007	-75.5	9.7	-21.9	-81.8	-67.3	-85.4		

## Percent of families with other lines of credit By family structure



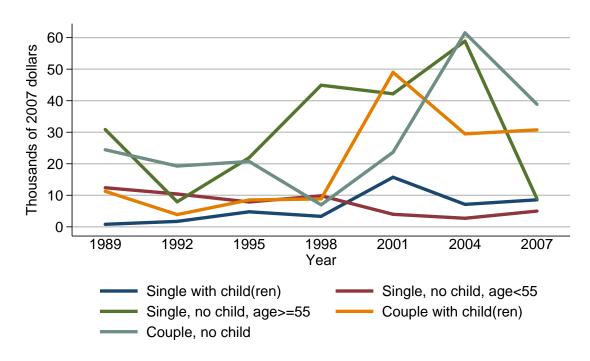
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	2.4	4.1	0.4	3.3	3.7
1992	2.2	2.1	0.6	1.6	3.3
1995	1.0	2.8	0.7	2.2	2.0
1998	1.3	2.2	0.4	2.5	3.0
2001	2.2	2.4	1.3	1.2	1.3
2004	1.5	1.6	0.1	2.2	1.9
2007	3.4	2.0	0.5	1.9	1.7
Three-ye	ar change (percei	ntage points)			
1992	-0.2	-2.0	0.2	-1.7	-0.4
1995	-1.2	0.7	0.1	0.6	-1.3
1998	0.3	-0.6	-0.3	0.3	1.0
2001	0.9	0.2	0.9	-1.3	-1.7
2004	-0.7	-0.8	-1.2	1.0	0.6
2007	1.9	0.4	0.4	-0.3	-0.2

## Median value of other lines of credit for families with holdings By family structure



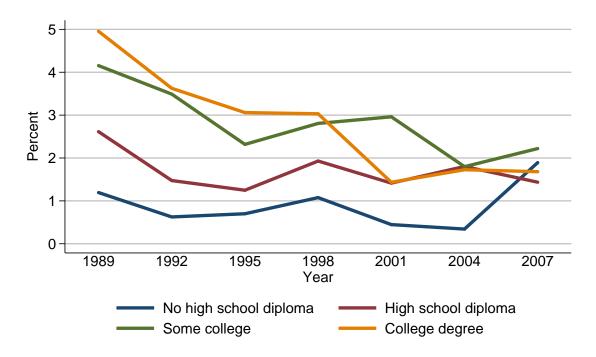
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007	dollars)			
1989	8.0	4.8	3.2	2.1	3.2
1992	1.4	2.3	1.7	2.6	4.1
1995	6.8	1.4	5.1	6.8	5.1
1998	0.4	1.8	7.1	5.1	2.8
2001	10.5	0.8	9.1	0.8	4.7
2004	0.5	1.1	49.3	4.4	9.9
2007	6.0	0.4	0.5	3.5	5.1
Three-ye	ar change (perce	nt)			
1992	75.0	-52.1	-46.9	23.8	28.1
1995	385.7	-39.1	200.0	161.5	24.4
1998	-94.1	28.6	39.2	-25.0	-45.1
2001	2525.0	-55.6	28.2	-84.3	67.9
2004	-95.2	37.5	441.8	450.0	110.6
2007	1100.0	-63.6	-99.0	-20.5	-48.5

## Mean value of other lines of credit for families with holdings By family structure



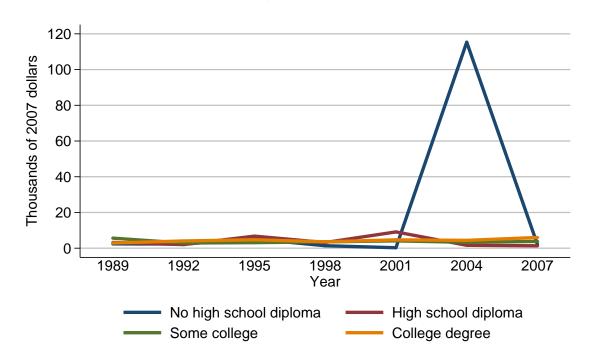
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	0.8	12.4	30.9	11.3	24.4
1992	1.7	10.4	7.9	3.9	19.3
1995	4.8	7.9	21.9	8.5	20.7
1998	3.3	9.8	44.9	8.9	7.0
2001	15.7	4.0	42.2	49.0	23.7
2004	7.1	2.7	58.9	29.5	61.5
2007	8.6	5.0	8.9	30.8	38.9
Three-ye	ar change (perce	nt)			
1992	112.5	-16.1	-74.4	-65.5	-20.9
1995	182.4	-24.0	177.2	117.9	7.3
1998	-31.2	24.1	105.0	4.7	-66.2
2001	375.8	-59.2	-6.0	450.6	238.6
2004	-54.8	-32.5	39.6	-39.8	159.5
2007	21.1	85.2	-84.9	4.4	-36.7

### Percent of families with other lines of credit By education of head



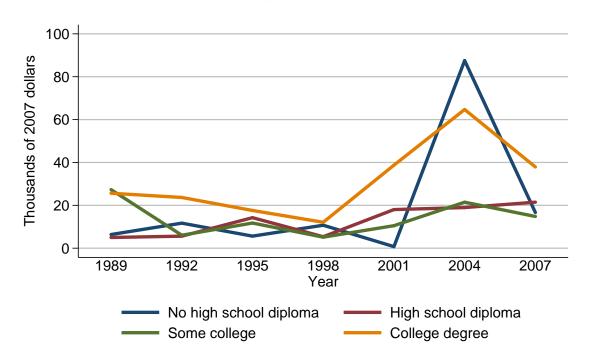
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (pe	rcent)			
1989	1.2	2.6	4.2	5.0
1992	0.6	1.5	3.5	3.6
1995	0.7	1.2	2.3	3.1
1998	1.1	1.9	2.8	3.0
2001	0.4	1.4	3.0	1.4
2004	0.3	1.8	1.8	1.7
2007	1.9	1.4	2.2	1.7
Three-yea	ar change (percentage	points)		
1992	-0.6	-1.1	-0.7	-1.4
1995	0.1	-0.3	-1.2	-0.5
1998	0.4	0.7	0.5	-0.1
2001	-0.7	-0.5	0.2	-1.6
2004	-0.1	0.4	-1.2	0.3
2007	1.6	-0.4	0.4	0.0

## Median value of other lines of credit for families with holdings By education of head



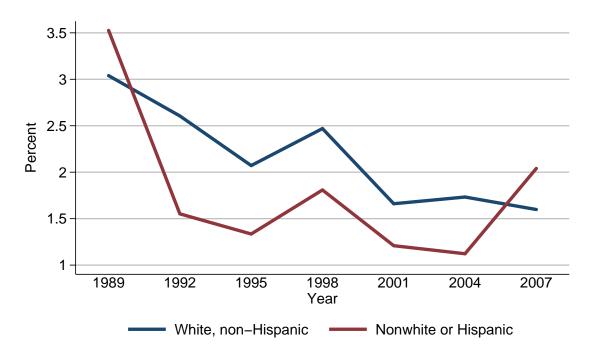
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	2.4	3.2	5.6	2.9
1992	2.3	2.0	2.9	4.1
1995	5.1	6.8	3.1	4.7
1998	1.4	3.2	3.6	3.6
2001	0.3	9.1	4.1	4.7
2004	115.3	1.6	3.3	4.4
2007	2.0	1.4	3.8	6.0
Three-yea	ar change (percent)			
1992	-4.2	-37.5	-48.2	41.4
1995	121.7	240.0	6.9	14.6
1998	-72.5	-52.9	16.1	-23.4
2001	-78.6	184.4	13.9	30.6
2004	38333.3	-82.4	-19.5	-6.4
2007	-98.3	-12.5	15.2	36.4

### Mean value of other lines of credit for families with holdings By education of head



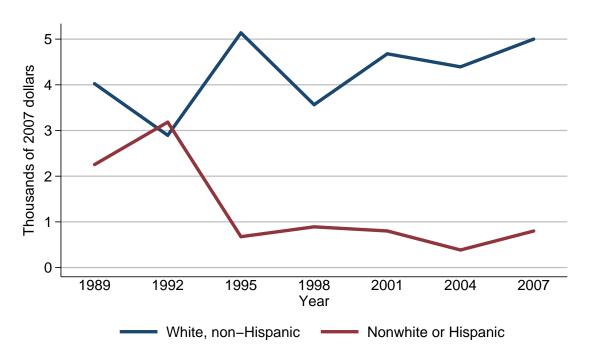
		Education	n of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars	s)		
1989	6.4	5.0	27.3	25.6
1992	11.7	5.6	6.1	23.7
1995	5.6	14.2	11.7	17.6
1998	10.7	5.4	5.1	12.1
2001	0.7	18.0	10.5	38.7
2004	87.5	19.0	21.5	64.7
2007	16.7	21.5	14.8	37.9
Three-yea	ar change (percent)			
1992	82.8	12.0	-77.7	-7.4
1995	-52.1	153.6	91.8	-25.7
1998	91.1	-62.0	-56.4	-31.2
2001	-93.5	233.3	105.9	219.8
2004	12400.0	5.6	104.8	67.2
2007	-80.9	13.2	-31.2	-41.4

### Percent of families with other lines of credit By race or ethnicity of respondent



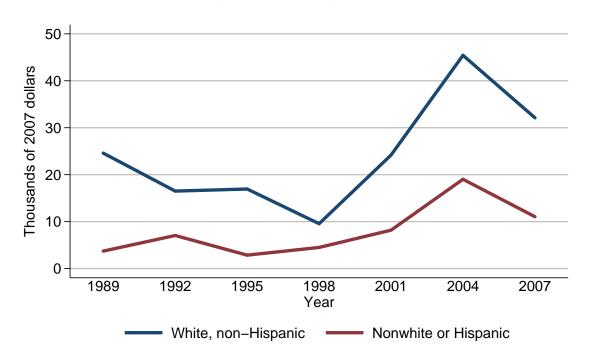
	Race or ethnici	Race or ethnicity of respondent		
Year	White, non-Hispanic	Nonwhite or Hispanic		
Level (percent)				
1989	3.0	3.5		
1992	2.6	1.6		
1995	2.1	1.3		
1998	2.5	1.8		
2001	1.7	1.2		
2004	1.7	1.1		
2007	1.6	2.0		
Three-year cha	nge (percentage points)			
1992	-0.4	-1.9		
1995	-0.5	-0.3		
1998	0.4	0.5		
2001	-0.8	-0.6		
2004	0.0	-0.1		
2007	-0.1	0.9		

## Median value of other lines of credit for families with holdings By race or ethnicity of respondent



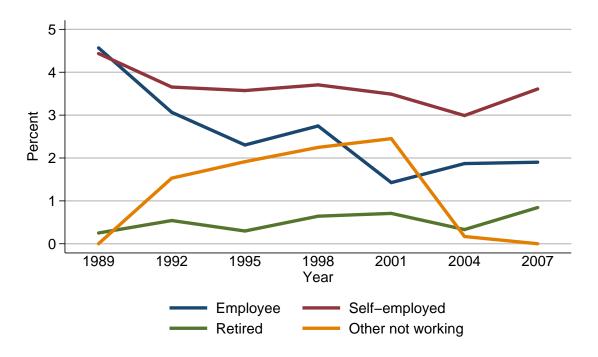
	Race or ethnici	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	4.0	2.3
1992	2.9	3.2
1995	5.1	0.7
1998	3.6	0.9
2001	4.7	0.8
2004	4.4	0.4
2007	5.0	8.0
Three-year char	nge (percent)	
1992	-27.5	39.1
1995	75.9	-78.1
1998	-29.4	28.6
2001	30.6	-11.1
2004	-6.4	-50.0
2007	13.6	100.0

## Mean value of other lines of credit for families with holdings By race or ethnicity of respondent



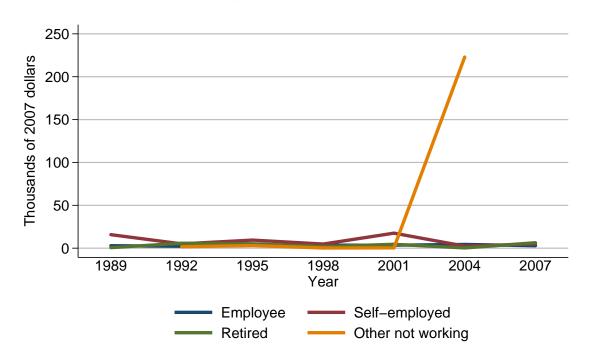
	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	s of 2007 dollars)	
1989	24.6	3.7
1992	16.5	7.0
1995	16.9	2.9
1998	9.6	4.5
2001	24.2	8.2
2004	45.4	19.0
2007	32.1	11.0
Three-year char	nge (percent)	
1992	-32.9	89.2
1995	2.4	-58.6
1998	-43.2	55.2
2001	152.1	82.2
2004	87.6	131.7
2007	-29.3	-42.1

### Percent of families with other lines of credit By current work status of head



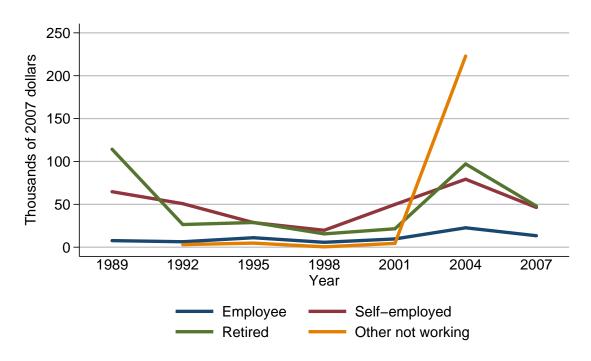
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	4.6	4.4	0.3	0.0	
1992	3.1	3.7	0.5	1.5	
1995	2.3	3.6	0.3	1.9	
1998	2.7	3.7	0.6	2.2	
2001	1.4	3.5	0.7	2.5	
2004	1.9	3.0	0.3	0.2	
2007	1.9	3.6	0.8	0.0	
Three-year	r change (percentag	ge points)			
1992	-1.5	-0.7	0.2	1.5	
1995	-0.8	-0.1	-0.2	0.4	
1998	0.4	0.1	0.3	0.3	
2001	-1.3	-0.2	0.1	0.3	
2004	0.5	-0.5	-0.4	-2.3	
2007	0.0	0.6	0.5	-0.2	

## Median value of other lines of credit for families with holdings By current work status of head



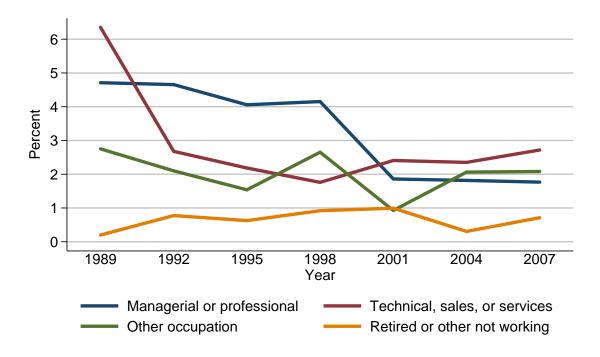
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	2.9	15.8	0.6	
1992	2.3	5.1	5.8	1.7
1995	3.3	9.5	5.1	3.1
1998	3.6	4.8	1.9	0.3
2001	3.5	17.5	4.6	0.4
2004	4.4	2.4	0.3	223.0
2007	2.9	5.0	6.4	
Three-year	r change (percent)			
1992	-20.7	-67.7	866.7	•
1995	43.5	86.3	-12.1	82.4
1998	9.1	-49.5	-62.7	-90.3
2001	-2.8	264.6	142.1	33.3
2004	25.7	-86.3	-93.5	55650.0
2007	-34.1	108.3	2033.3	

## Mean value of other lines of credit for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	ısands of 2007 dolla	ars)		
1989	7.7	64.8	114.3	
1992	6.4	50.8	26.5	3.0
1995	11.0	28.7	28.8	4.8
1998	5.7	19.8	15.5	0.4
2001	9.6	49.8	21.5	4.5
2004	22.6	79.3	97.1	223.0
2007	13.4	46.4	48.0	
Three-year	r change (percent)			
1992	-16.9	-21.6	-76.8	•
1995	71.9	-43.5	8.7	60.0
1998	-48.2	-31.0	-46.2	-91.7
2001	68.4	151.5	38.7	1025.0
2004	135.4	59.2	351.6	4855.6
2007	-40.7	-41.5	-50.6	

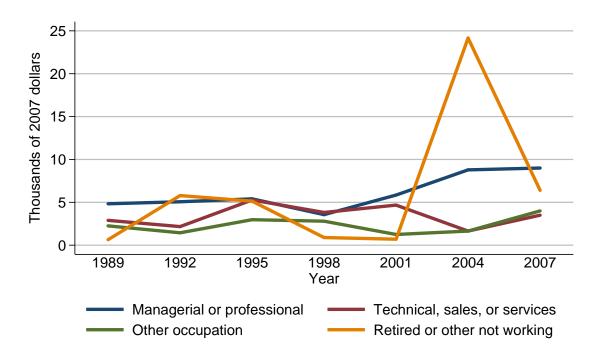
### Percent of families with other lines of credit By current occupation of head



Percent	Ωf	familiae	with	other	lings	۸f	cradit
Percent	OI.	ianimes	willi	omer	imes	OΙ	crean

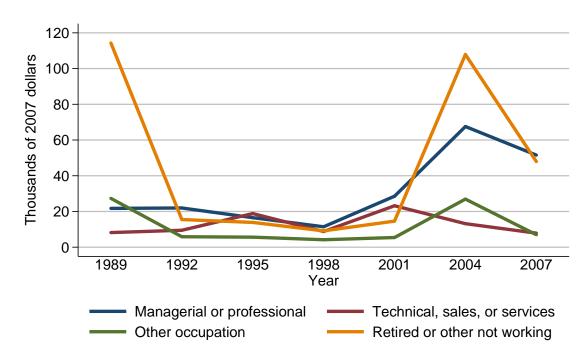
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	rcent)			
1989	4.7	6.4	2.8	0.2
1992	4.7	2.7	2.1	0.8
1995	4.1	2.2	1.5	0.6
1998	4.2	1.8	2.7	0.9
2001	1.9	2.4	0.9	1.0
2004	1.8	2.4	2.1	0.3
2007	1.8	2.7	2.1	0.7
Three-yea	ar change (percentag	e points)		
1992	0.0	-3.7	-0.7	0.6
1995	-0.6	-0.5	-0.6	-0.2
1998	0.1	-0.4	1.2	0.3
2001	-2.3	0.6	-1.8	0.1
2004	-0.1	0.0	1.2	-0.7
2007	0.0	0.3	0.0	0.4

## Median value of other lines of credit for families with holdings By current occupation of head



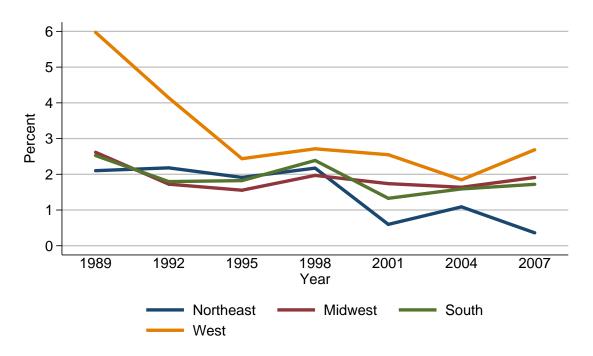
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	4.8	2.9	2.3	0.6
1992	5.1	2.2	1.4	5.8
1995	5.4	5.3	3.0	5.1
1998	3.6	3.8	2.8	0.9
2001	5.8	4.7	1.3	0.7
2004	8.8	1.6	1.6	24.2
2007	9.0	3.5	4.0	6.4
Three-yea	ar change (percent)			
1992	6.2	-24.1	-39.1	866.7
1995	5.9	140.9	114.3	-12.1
1998	-33.3	-28.3	-6.7	-82.4
2001	61.1	23.7	-53.6	-22.2
2004	51.7	-66.0	23.1	3357.1
2007	2.3	118.8	150.0	-73.6

## Mean value of other lines of credit for families with holdings By current occupation of head



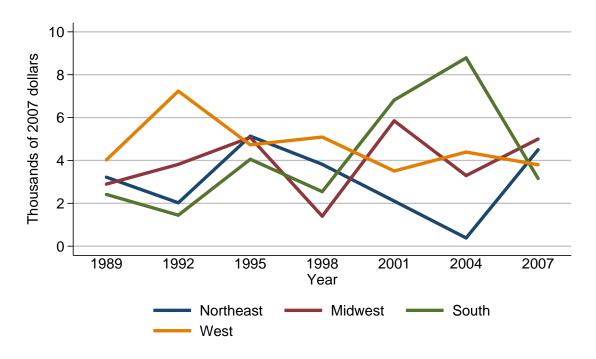
		Current occupa	ation of head	
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	usands of 2007 dolla	nrs)		
1989	21.7	8.2	27.3	114.3
1992	22.0	9.5	5.9	15.5
1995	16.5	18.8	5.6	13.9
1998	11.4	8.8	4.2	9.1
2001	28.5	23.2	5.4	14.6
2004	67.6	13.2	26.9	107.9
2007	51.6	7.9	7.0	48.0
Three-yea	ar change (percent)			
1992	1.4	15.9	-78.4	-86.4
1995	-25.0	97.9	-5.1	-10.3
1998	-30.9	-53.2	-25.0	-34.5
2001	150.0	163.6	28.6	60.4
2004	137.2	-43.1	398.1	639.0
2007	-23.7	-40.2	-74.0	-55.5

## Percent of families with other lines of credit By region



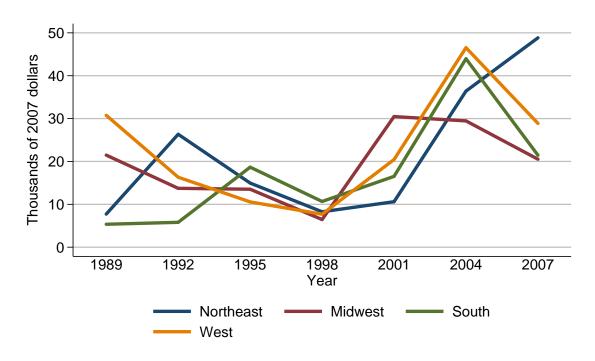
	Region				
Year	Northeast	Midwest	South	West	
Level (perc	cent)				
1989	2.1	2.6	2.5	6.0	
1992	2.2	1.7	1.8	4.1	
1995	1.9	1.6	1.8	2.4	
1998	2.2	2.0	2.4	2.7	
2001	0.6	1.7	1.3	2.5	
2004	1.1	1.6	1.6	1.8	
2007	0.4	1.9	1.7	2.7	
Three-year	r change (percentage	e points)			
1992	0.1	-0.9	-0.7	-1.9	
1995	-0.3	-0.1	0.0	-1.7	
1998	0.3	0.4	0.6	0.3	
2001	-1.6	-0.3	-1.1	-0.2	
2004	0.5	-0.1	0.3	-0.7	
2007	-0.7	0.3	0.1	0.9	

# Median value of other lines of credit for families with holdings By region



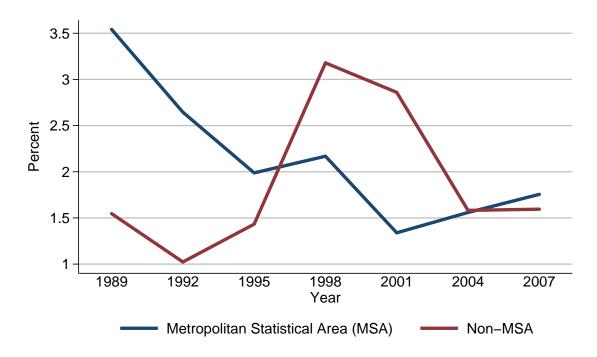
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	isands of 2007 dolla	rs)		
1989	3.2	2.9	2.4	4.0
1992	2.0	3.8	1.4	7.2
1995	5.1	5.1	4.1	4.7
1998	3.8	1.4	2.5	5.1
2001	2.1	5.8	6.8	3.5
2004	0.4	3.3	8.8	4.4
2007	4.5	5.0	3.2	3.8
Three-year	r change (percent)			
1992	-37.5	31.0	-41.7	80.0
1995	155.0	34.2	192.9	-34.7
1998	-25.5	-72.5	-39.0	8.5
2001	-44.7	314.3	172.0	-31.4
2004	-81.0	-43.1	29.4	25.7
2007	1025.0	51.5	-63.6	-13.6

# Mean value of other lines of credit for families with holdings By region



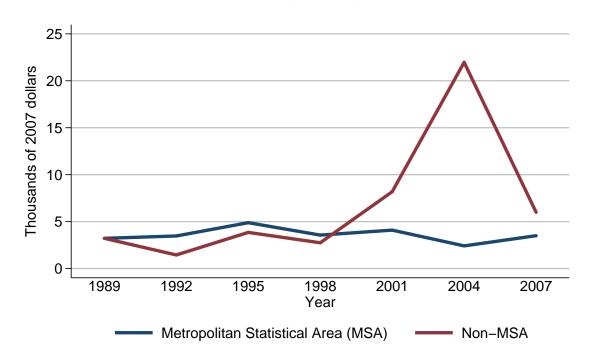
		Reg	jion	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dollar	rs)		
1989	7.7	21.5	5.4	30.8
1992	26.3	13.7	5.8	16.3
1995	15.0	13.5	18.7	10.6
1998	8.3	6.5	10.7	7.7
2001	10.6	30.5	16.5	20.5
2004	36.4	29.5	44.0	46.5
2007	48.8	20.5	21.4	28.9
Three-year	r change (percent)			
1992	241.6	-36.3	7.4	-47.1
1995	-43.0	-1.5	222.4	-35.0
1998	-44.7	-51.9	-42.8	-27.4
2001	27.7	369.2	54.2	166.2
2004	243.4	-3.3	166.7	126.8
2007	34.1	-30.5	-51.4	-37.8

### Percent of families with other lines of credit By urbanicity



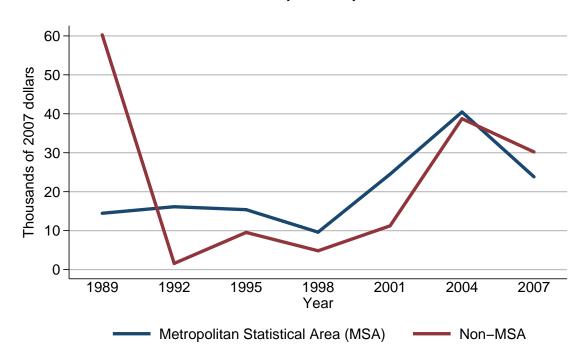
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (percen	it)		
1989	3.5	1.5	
1992	2.6	1.0	
1995	2.0	1.4	
1998	2.2	3.2	
2001	1.3	2.9	
2004	1.6	1.6	
2007	1.8	1.6	
Three-year ch	hange (percentage points)		
1992	-0.9	-0.5	
1995	-0.6	0.4	
1998	0.2	1.8	
2001	-0.9	-0.3	
2004	0.3	-1.3	
2007	0.2	0.0	

# Median value of other lines of credit for families with holdings By urbanicity



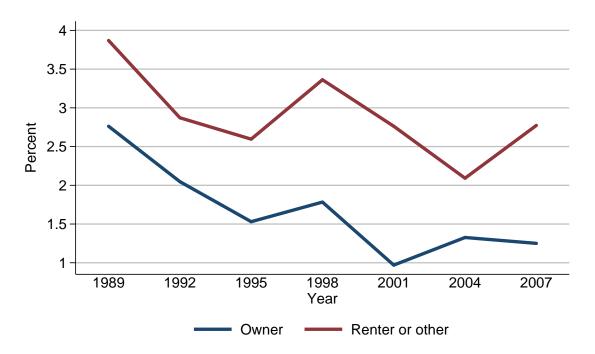
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	3.2	3.2
1992	3.5	1.4
1995	4.9	3.9
1998	3.6	2.7
2001	4.1	8.2
2004	2.4	22.0
2007	3.5	6.0
Three-year c	hange (percent)	
1992	9.4	-56.2
1995	40.0	178.6
1998	-26.5	-30.8
2001	13.9	203.7
2004	-41.5	168.3
2007	45.8	-72.7

# Mean value of other lines of credit for families with holdings By urbanicity



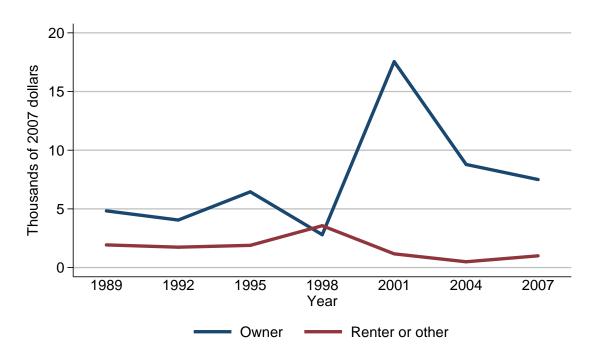
	Urbanicit	у
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (thousa	ands of 2007 dollars)	
1989	14.5	60.3
1992	16.1	1.6
1995	15.4	9.5
1998	9.6	4.8
2001	24.5	11.2
2004	40.5	38.7
2007	23.8	30.2
Three-year c	hange (percent)	
1992	11.0	-97.3
1995	-4.3	493.8
1998	-37.7	-49.5
2001	155.2	133.3
2004	65.3	245.5
2007	-41.2	-22.0

### Percent of families with other lines of credit By housing status



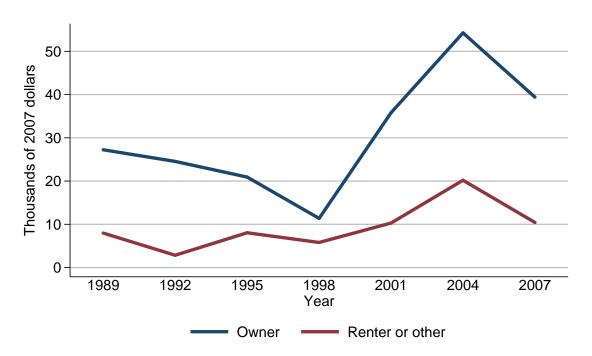
	Hous	ing status
Year	Owner	Renter or other
Level (percent)		
1989	2.8	3.9
1992	2.0	2.9
1995	1.5	2.6
1998	1.8	3.4
2001	1.0	2.8
2004	1.3	2.1
2007	1.3	2.8
Three-year chan	ge (percentage points)	
1992	-0.8	-1.0
1995	-0.5	-0.3
1998	0.3	0.8
2001	-0.8	-0.6
2004	0.3	-0.7
2007	0.0	0.7

## Median value of other lines of credit for families with holdings By housing status



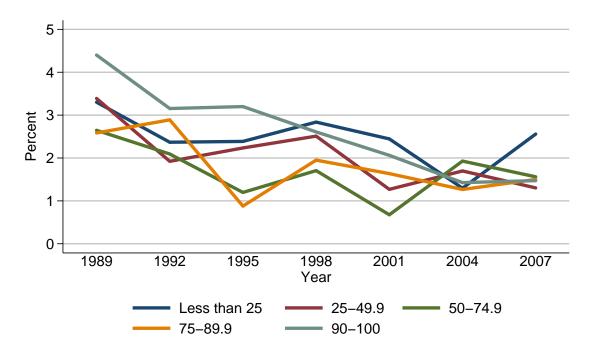
	Hous	sing status
Year	Owner	Renter or other
Level (thousands of	of 2007 dollars)	
1989	4.8	1.9
1992	4.1	1.7
1995	6.5	1.9
1998	2.8	3.6
2001	17.5	1.2
2004	8.8	0.5
2007	7.5	1.0
Three-year change	e (percent)	
1992	-14.6	-10.5
1995	58.5	11.8
1998	-56.9	89.5
2001	525.0	-66.7
2004	-49.7	-58.3
2007	-14.8	100.0

# Mean value of other lines of credit for families with holdings By housing status



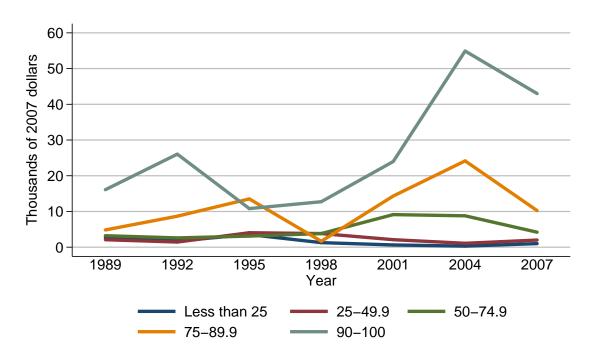
	Housing status			
Year	Owner	Renter or other		
Level (thousands of	of 2007 dollars)			
1989	27.2	8.0		
1992	24.5	2.8		
1995	20.9	8.0		
1998	11.4	5.8		
2001	35.8	10.3		
2004	54.3	20.2		
2007	39.4	10.4		
Three-year change	e (percent)			
1992	-9.9	-65.0		
1995	-14.7	185.7		
1998	-45.5	-27.5		
2001	214.0	77.6		
2004	51.7	96.1		
2007	-27.4	-48.5		

### Percent of families with other lines of credit By percentile of net worth



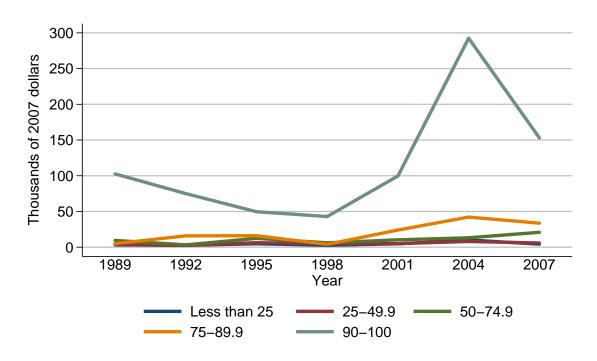
	Percentile of net worth						
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100		
Level (pe	ercent)						
1989	3.3	3.4	2.6	2.6	4.4		
1992	2.4	1.9	2.1	2.9	3.2		
1995	2.4	2.2	1.2	0.9	3.2		
1998	2.8	2.5	1.7	2.0	2.6		
2001	2.4	1.3	0.7	1.6	2.1		
2004	1.3	1.7	1.9	1.3	1.4		
2007	2.6	1.3	1.6	1.5	1.5		
Three-ye	ear change (percen	tage points)					
1992	-0.9	-1.5	-0.5	0.3	-1.2		
1995	0.0	0.3	-0.9	-2.0	0.0		
1998	0.4	0.3	0.5	1.1	-0.6		
2001	-0.4	-1.2	-1.0	-0.4	-0.5		
2004	-1.1	0.4	1.2	-0.3	-0.7		
2007	1.3	-0.4	-0.3	0.2	0.1		

## Median value of other lines of credit for families with holdings By percentile of net worth



				<u> </u>	
Percentile of net worth					
Less than 25	25-49.9	50-74.9	75-89.9	90-100	
ousands of 2007 d	ollars)				
2.7	2.1	3.2	4.8	16.1	
1.7	1.4	2.6	8.7	26.0	
3.5	4.1	3.1	13.5	10.8	
1.3	3.8	3.8	1.7	12.7	
0.6	2.1	9.1	14.3	24.0	
0.3	1.1	8.8	24.2	54.9	
1.0	2.0	4.2	10.2	43.0	
ear change (percen	t)				
-37.0	-33.3	-18.8	81.2	61.5	
105.9	192.9	19.2	55.2	-58.5	
-62.9	-7.3	22.6	-87.4	17.6	
-53.8	-44.7	139.5	741.2	89.0	
-50.0	-47.6	-3.3	69.2	128.8	
233.3	81.8	-52.3	-57.9	-21.7	
	ousands of 2007 do 2.7 1.7 3.5 1.3 0.6 0.3 1.0 ear change (percention -37.0 105.9 -62.9 -53.8 -50.0	Less than 25     25-49.9       ousands of 2007 dollars)     2.7       2.7     2.1       1.7     1.4       3.5     4.1       1.3     3.8       0.6     2.1       0.3     1.1       1.0     2.0       ear change (percent)       -37.0     -33.3       105.9     192.9       -62.9     -7.3       -53.8     -44.7       -50.0     -47.6	Less than 25         25-49.9         50-74.9           ousands of 2007 dollars)         2.7         2.1         3.2           1.7         1.4         2.6         3.5         4.1         3.1           1.3         3.8         3.8         3.8           0.6         2.1         9.1         9.1           0.3         1.1         8.8         1.0         4.2           ear change (percent)         -37.0         -33.3         -18.8         19.2           -62.9         -7.3         22.6         -53.8         -44.7         139.5           -50.0         -47.6         -3.3         -3.3	Percentile of net worth           Less than 25         25-49.9         50-74.9         75-89.9           ousands of 2007 dollars)         2.7         2.1         3.2         4.8           1.7         1.4         2.6         8.7           3.5         4.1         3.1         13.5           1.3         3.8         3.8         1.7           0.6         2.1         9.1         14.3           0.3         1.1         8.8         24.2           1.0         2.0         4.2         10.2           Par change (percent)           -37.0         -33.3         -18.8         81.2           105.9         192.9         19.2         55.2           -62.9         -7.3         22.6         -87.4           -53.8         -44.7         139.5         741.2           -50.0         -47.6         -3.3         69.2	

## Mean value of other lines of credit for families with holdings By percentile of net worth



#### Mean value of other lines of credit for families with holdings

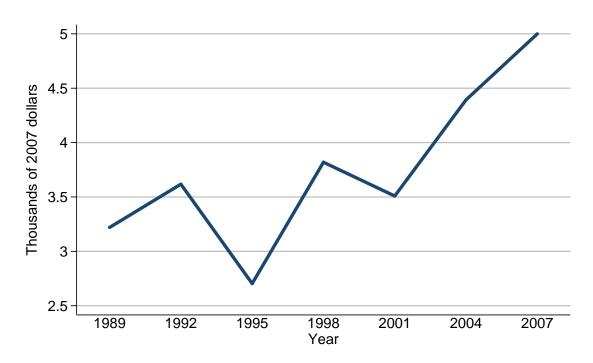
	Pe	ercentile of net wo	rth	
Less than 25	25-49.9	50-74.9	75-89.9	90-100
ousands of 2007 d	ollars)			
3.3	3.7	9.5	5.0	102.6
2.7	2.5	3.3	15.9	75.0
4.8	6.3	12.4	16.1	49.7
2.8	4.9	6.1	4.0	43.0
4.7	5.0	10.3	24.0	99.7
10.1	8.0	13.2	42.1	292.5
4.3	5.8	20.9	33.7	153.1
ear change (percen	t)			
-18.2	-32.4	-65.3	218.0	-26.9
77.8	152.0	275.8	1.3	-33.7
-41.7	-22.2	-50.8	-75.2	-13.5
67.9	2.0	68.9	500.0	131.9
114.9	60.0	28.2	75.4	193.4
-57.4	-27.5	58.3	-20.0	-47.7
	3.3 2.7 4.8 2.8 4.7 10.1 4.3 ar change (percentus) -18.2 77.8 -41.7 67.9 114.9	Less than 25 25-49.9  ousands of 2007 dollars)  3.3 3.7  2.7 2.5  4.8 6.3  2.8 4.9  4.7 5.0  10.1 8.0  4.3 5.8  ar change (percent)  -18.2 -32.4  77.8 152.0  -41.7 -22.2  67.9 2.0  114.9 60.0	Less than 25     25-49.9     50-74.9       ousands of 2007 dollars)     3.3     3.7     9.5       2.7     2.5     3.3       4.8     6.3     12.4       2.8     4.9     6.1       4.7     5.0     10.3       10.1     8.0     13.2       4.3     5.8     20.9       ar change (percent)       -18.2     -32.4     -65.3       77.8     152.0     275.8       -41.7     -22.2     -50.8       67.9     2.0     68.9       114.9     60.0     28.2	3.3 3.7 9.5 5.0 2.7 2.5 3.3 15.9 4.8 6.3 12.4 16.1 2.8 4.9 6.1 4.0 4.7 5.0 10.3 24.0 10.1 8.0 13.2 42.1 4.3 5.8 20.9 33.7 ar change (percent) -18.2 -32.4 -65.3 218.0 77.8 152.0 275.8 1.3 -41.7 -22.2 -50.8 -75.2 67.9 2.0 68.9 500.0 114.9 60.0 28.2 75.4

### Percent of families with other debt For all families



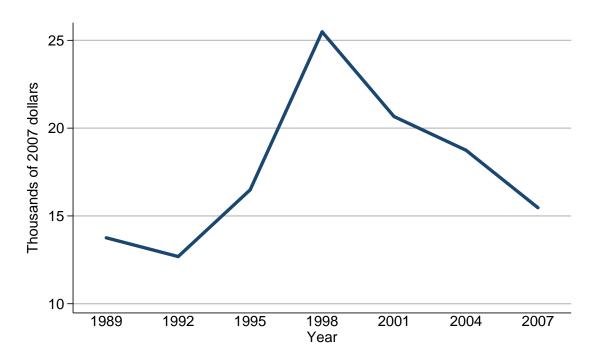
Percent of families with other debt					
Year	All families				
Level (percent)					
1989	6.7				
1992	8.4				
1995	8.5				
1998	8.8				
2001	7.2				
2004	7.6				
2007	6.8				
Three-year change (percentage p	oints)				
1992	1.7				
1995	0.1				
1998	0.3				
2001	-1.6				
2004	0.4				
2007	-0.8				

## Median value of other debt for families with holdings For all families



Median value of other debt for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	3.2				
1992	3.6				
1995	2.7				
1998	3.8				
2001	3.5				
2004	4.4				
2007	5.0				
Three-year change (percent)					
1992	12.5				
1995	-25.0				
1998	40.7				
2001	-7.9				
2004	25.7				
2007	13.6				

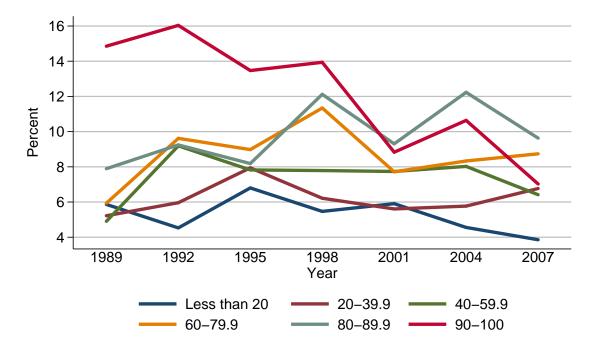
## Mean value of other debt for families with holdings For all families



Mean value of other debt for families with holdings					
Year	All families				
Level (thousands of 2007 dollars)					
1989	13.8				
1992	12.7				
1995	16.5				
1998	25.5				
2001	20.7				
2004	18.7				
2007	15.5				
Three-year change (percent)					
1992	-8.0				
1995	29.9				
1998	54.5				
2001	-18.8				
2004	-9.7				
2007	-17.1				

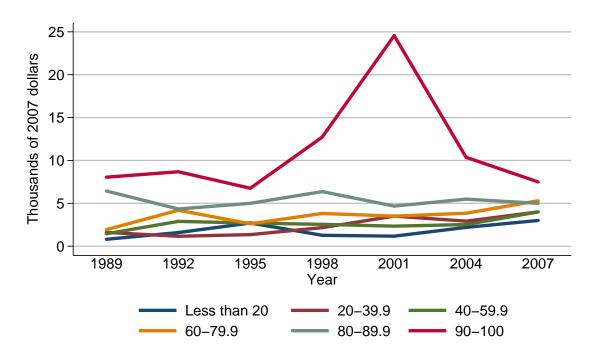
### Percent of families with other debt

By percentile of income



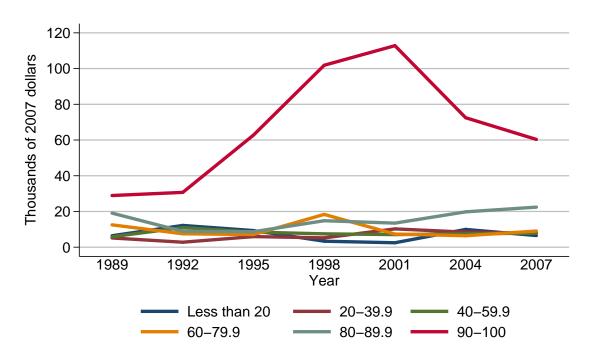
	Percentile of income						
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (pe	ercent)						
1989	5.9	5.2	4.9	5.9	7.9	14.9	
1992	4.5	6.0	9.2	9.6	9.2	16.0	
1995	6.8	7.9	7.8	9.0	8.2	13.5	
1998	5.5	6.2	7.8	11.3	12.1	13.9	
2001	5.9	5.6	7.7	7.7	9.3	8.8	
2004	4.6	5.8	8.0	8.3	12.2	10.6	
2007	3.9	6.8	6.4	8.7	9.6	7.0	
Three-ye	ear change (pei	centage point	s)				
1992	-1.4	8.0	4.3	3.7	1.3	1.1	
1995	2.3	1.9	-1.4	-0.6	-1.0	-2.5	
1998	-1.3	-1.7	0.0	2.3	3.9	0.4	
2001	0.4	-0.6	-0.1	-3.6	-2.8	-5.1	
2004	-1.3	0.2	0.3	0.6	2.9	1.8	
2007	-0.7	1.0	-1.6	0.4	-2.6	-3.6	

## Median value of other debt for families with holdings By percentile of income



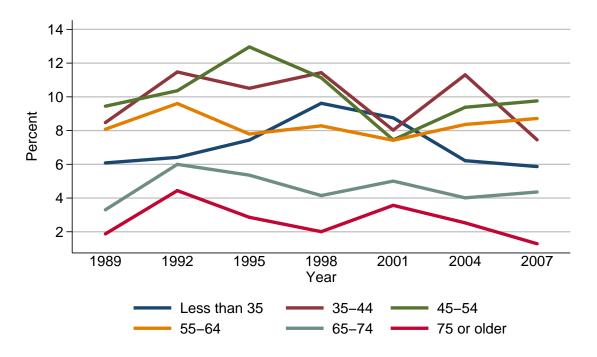
Percentile of income								
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100		
	20							
Level (th	ousands of 200	07 dollars)						
1989	8.0	1.6	1.4	1.9	6.4	8.0		
1992	1.6	1.2	2.9	4.2	4.3	8.7		
1995	2.7	1.4	2.7	2.6	5.0	6.8		
1998	1.3	2.2	2.5	3.8	6.4	12.7		
2001	1.2	3.5	2.3	3.5	4.7	24.6		
2004	2.2	2.9	2.5	3.8	5.5	10.4		
2007	3.0	4.0	4.0	5.3	5.0	7.5		
Three-ye	ear change (per	rcent)						
1992	100.0	-25.0	107.1	121.1	-32.8	8.8		
1995	68.8	16.7	-6.9	-38.1	16.3	-21.8		
1998	-51.9	57.1	-7.4	46.2	28.0	86.8		
2001	-7.7	59.1	-8.0	-7.9	-26.6	93.7		
2004	83.3	-17.1	8.7	8.6	17.0	-57.7		
2007	36.4	37.9	60.0	39.5	-9.1	-27.9		

## Mean value of other debt for families with holdings By percentile of income



Percentile of income							
Year	Less than	20-39.9	40-59.9	60-79.9	80-89.9	90-100	
	20						
Level (th	ousands of 200	07 dollars)					
1989	6.4	5.2	5.9	12.5	19.1	28.9	
1992	12.2	2.8	11.0	7.5	8.9	30.7	
1995	9.3	5.9	8.4	7.1	8.7	62.8	
1998	3.4	5.2	7.5	18.4	14.8	101.9	
2001	2.5	10.2	7.1	7.4	13.5	112.8	
2004	10.0	8.4	7.5	6.4	19.8	72.5	
2007	6.5	7.8	7.8	9.0	22.4	60.3	
Three-ye	ear change (per	rcent)					
1992	90.6	-46.2	86.4	-40.0	-53.4	6.2	
1995	-23.8	110.7	-23.6	-5.3	-2.2	104.6	
1998	-63.4	-11.9	-10.7	159.2	70.1	62.3	
2001	-26.5	96.2	-5.3	-59.8	-8.8	10.7	
2004	300.0	-17.6	5.6	-13.5	46.7	-35.7	
2007	-35.0	-7.1	4.0	40.6	13.1	-16.8	

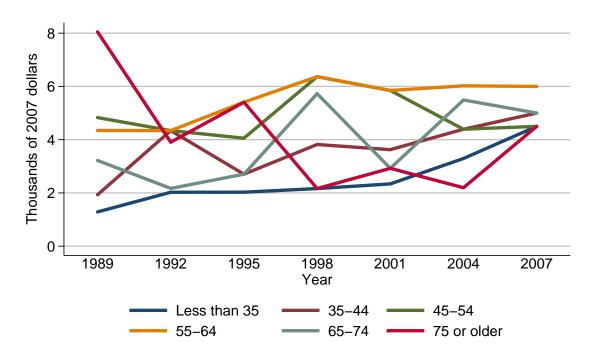
### Percent of families with other debt By age of head



Percent	of far	niliae	with	other	deht
reideiii	oi iai	IIIIIES	willi	omer	uebi

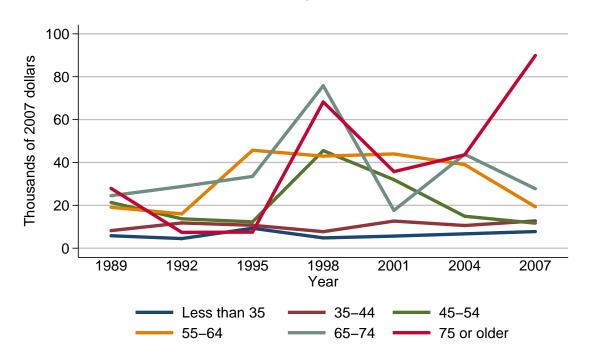
	Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older		
	35							
Level (pe	ercent)							
1989	6.1	8.5	9.4	8.1	3.3	1.9		
1992	6.4	11.5	10.4	9.6	6.0	4.4		
1995	7.4	10.5	13.0	7.8	5.4	2.9		
1998	9.6	11.4	11.1	8.3	4.1	2.0		
2001	8.8	8.0	7.4	7.4	5.0	3.6		
2004	6.2	11.3	9.4	8.4	4.0	2.5		
2007	5.9	7.5	9.8	8.7	4.4	1.3		
Three-ye	ear change (per	centage point	s)					
1992	0.3	3.0	1.0	1.5	2.7	2.5		
1995	1.0	-1.0	2.6	-1.8	-0.6	-1.5		
1998	2.2	0.9	-1.9	0.5	-1.3	-0.9		
2001	-0.8	-3.4	-3.7	-0.9	0.9	1.6		
2004	-2.6	3.3	2.0	1.0	-1.0	-1.1		
2007	-0.3	-3.8	0.4	0.3	0.4	-1.2		

### Median value of other debt for families with holdings By age of head



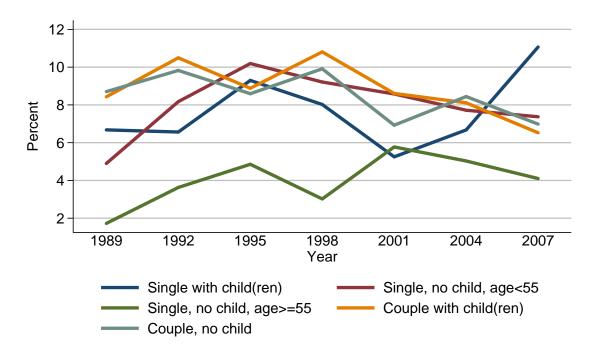
		Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older			
	35								
Level (th	ousands of 200	7 dollars)							
1989	1.3	1.9	4.8	4.3	3.2	8.0			
1992	2.0	4.3	4.3	4.3	2.2	3.9			
1995	2.0	2.7	4.1	5.4	2.7	5.4			
1998	2.2	3.8	6.4	6.4	5.7	2.2			
2001	2.3	3.6	5.8	5.8	2.9	2.9			
2004	3.3	4.4	4.4	6.0	5.5	2.2			
2007	4.5	5.0	4.5	6.0	5.0	4.5			
Three-ye	ear change (per	cent)							
1992	53.8	126.3	-10.4	0.0	-31.2	-51.2			
1995	0.0	-37.2	-4.7	25.6	22.7	38.5			
1998	10.0	40.7	56.1	18.5	111.1	-59.3			
2001	4.5	-5.3	-9.4	-9.4	-49.1	31.8			
2004	43.5	22.2	-24.1	3.4	89.7	-24.1			
2007	36.4	13.6	2.3	0.0	-9.1	104.5			

## Mean value of other debt for families with holdings By age of head



Age of head							
Year	Less than	35-44	45-54	55-64	65-74	75 or older	
	35						
Level (th	ousands of 200	7 dollars)					
1989	5.8	8.2	21.3	19.1	24.5	27.9	
1992	4.5	11.8	13.7	16.0	28.8	7.4	
1995	9.3	10.7	12.3	45.7	33.5	7.5	
1998	4.8	7.7	45.5	43.0	75.8	68.3	
2001	5.6	12.7	32.0	44.0	17.6	35.7	
2004	6.7	10.6	14.9	39.0	43.8	43.5	
2007	7.8	12.7	11.7	19.3	27.7	89.9	
Three-ye	ear change (per	cent)					
1992	-22.4	43.9	-35.7	-16.2	17.6	-73.5	
1995	106.7	-9.3	-10.2	185.6	16.3	1.4	
1998	-48.4	-28.0	269.9	-5.9	126.3	810.7	
2001	16.7	64.9	-29.7	2.3	-76.8	-47.7	
2004	19.6	-16.5	-53.4	-11.4	148.9	21.8	
2007	16.4	19.8	-21.5	-50.5	-36.8	106.7	

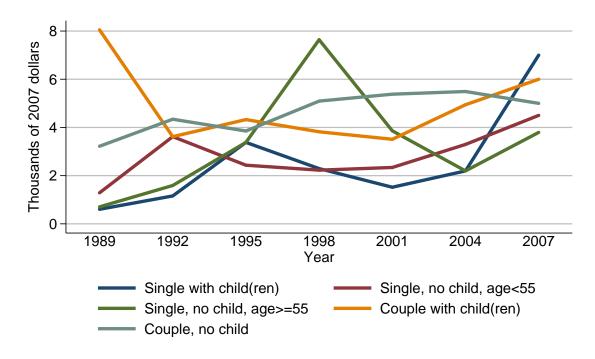
## Percent of families with other debt By family structure



Percent	Ωf	familiae	with	other	daht
Percent	OI	iamines	willi	omer	aebi

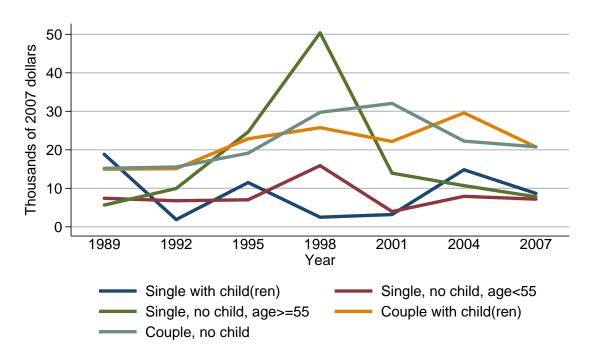
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (pe	rcent)				
1989	6.7	4.9	1.7	8.4	8.7
1992	6.6	8.2	3.6	10.5	9.8
1995	9.3	10.2	4.9	8.9	8.6
1998	8.0	9.2	3.0	10.8	9.9
2001	5.2	8.6	5.8	8.6	6.9
2004	6.7	7.7	5.0	8.1	8.4
2007	11.1	7.4	4.1	6.5	7.0
Three-ye	ar change (percei	ntage points)			
1992	-0.1	3.3	1.9	2.1	1.1
1995	2.7	2.0	1.3	-1.6	-1.2
1998	-1.3	-1.0	-1.9	1.9	1.3
2001	-2.8	-0.6	2.8	-2.2	-3.0
2004	1.5	-0.9	-0.8	-0.5	1.5
2007	4.4	-0.3	-0.9	-1.6	-1.4

## Median value of other debt for families with holdings By family structure



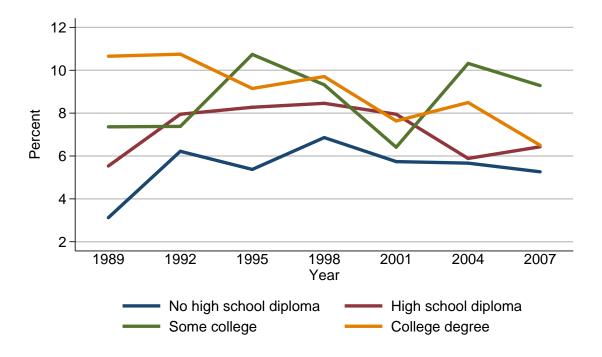
			Family structure	<u> </u>	
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	0.6	1.3	0.7	8.0	3.2
1992	1.2	3.6	1.6	3.6	4.3
1995	3.4	2.4	3.4	4.3	3.9
1998	2.3	2.2	7.6	3.8	5.1
2001	1.5	2.3	3.9	3.5	5.4
2004	2.2	3.3	2.2	4.9	5.5
2007	7.0	4.5	3.8	6.0	5.0
Three-ye	ar change (percei	nt)			
1992	100.0	176.9	128.6	-55.0	34.4
1995	183.3	-33.3	112.5	19.4	-9.3
1998	-32.4	-8.3	123.5	-11.6	30.8
2001	-34.8	4.5	-48.7	-7.9	5.9
2004	46.7	43.5	-43.6	40.0	1.9
2007	218.2	36.4	72.7	22.4	-9.1

## Mean value of other debt for families with holdings By family structure



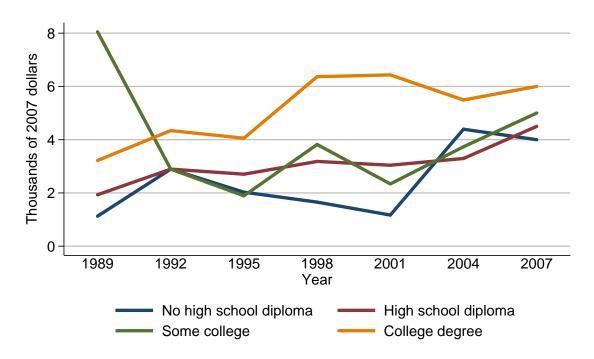
			Family structure		
Year	Single with	Single, no	Single, no	Couple with	Couple, no
	child(ren)	child,	child,	child(ren)	child
		age<55	age≥55		
Level (the	ousands of 2007 o	dollars)			
1989	18.8	7.4	5.6	15.0	15.2
1992	1.9	6.8	10.0	15.1	15.5
1995	11.5	7.0	24.6	22.9	19.1
1998	2.5	15.9	50.4	25.8	29.7
2001	3.2	4.0	13.9	22.2	32.1
2004	14.8	7.9	10.7	29.6	22.3
2007	8.7	7.2	7.8	20.7	20.8
Three-ye	ar change (percei	nt)			
1992	-89.9	-8.1	78.6	0.7	2.0
1995	505.3	2.9	146.0	51.7	23.2
1998	-78.3	127.1	104.9	12.7	55.5
2001	28.0	-74.8	-72.4	-14.0	8.1
2004	362.5	97.5	-23.0	33.3	-30.5
2007	-41.2	-8.9	-27.1	-30.1	-6.7

### Percent of families with other debt By education of head



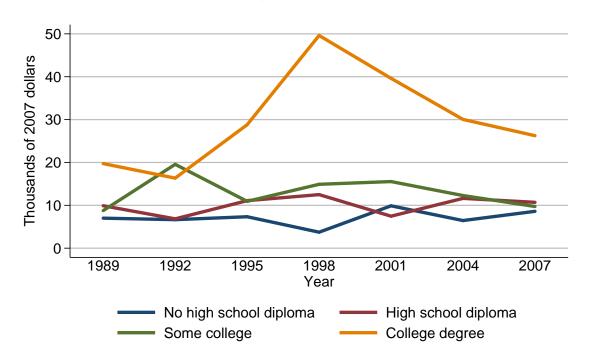
	Education of head				
Year	No high school	High school	Some college	College degree	
	diploma	diploma			
Level (per	rcent)				
1989	3.1	5.5	7.4	10.7	
1992	6.2	7.9	7.4	10.8	
1995	5.4	8.3	10.7	9.2	
1998	6.9	8.5	9.3	9.7	
2001	5.7	7.9	6.4	7.6	
2004	5.7	5.9	10.3	8.5	
2007	5.3	6.4	9.3	6.5	
Three-yea	ar change (percentage	points)			
1992	3.1	2.4	0.0	0.1	
1995	-0.8	0.4	3.3	-1.6	
1998	1.5	0.2	-1.4	0.5	
2001	-1.2	-0.6	-2.9	-2.1	
2004	0.0	-2.0	3.9	0.9	
2007	-0.4	0.5	-1.0	-2.0	

## Median value of other debt for families with holdings By education of head



		Education	on of head	
Year	No high school	High school	Some college	College degree
	diploma	diploma		
Level (the	ousands of 2007 dollars)			
1989	1.1	1.9	8.0	3.2
1992	2.9	2.9	2.9	4.3
1995	2.0	2.7	1.9	4.1
1998	1.7	3.2	3.8	6.4
2001	1.2	3.0	2.3	6.4
2004	4.4	3.3	3.7	5.5
2007	4.0	4.5	5.0	6.0
Three-yea	ar change (percent)			
1992	163.6	52.6	-63.8	34.4
1995	-31.0	-6.9	-34.5	-4.7
1998	-15.0	18.5	100.0	56.1
2001	-29.4	-6.2	-39.5	0.0
2004	266.7	10.0	60.9	-14.1
2007	-9.1	36.4	35.1	9.1

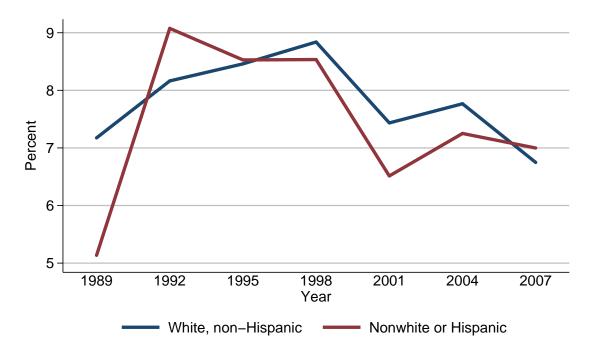
## Mean value of other debt for families with holdings By education of head



		Education of head				
Year	No high school	High school	Some college	College degree		
	diploma	diploma				
Level (the	ousands of 2007 dollars	s)				
1989	7.0	9.9	8.8	19.7		
1992	6.7	6.8	19.6	16.4		
1995	7.3	11.1	10.9	28.8		
1998	3.7	12.5	14.9	49.6		
2001	9.9	7.5	15.5	39.6		
2004	6.5	11.6	12.3	30.0		
2007	8.6	10.7	9.7	26.2		
Three-yea	ar change (percent)					
1992	-4.3	-31.3	122.7	-16.8		
1995	9.0	63.2	-44.4	75.6		
1998	-49.3	12.6	36.7	72.2		
2001	167.6	-40.0	4.0	-20.2		
2004	-34.3	54.7	-20.6	-24.2		
2007	32.3	-7.8	-21.1	-12.7		

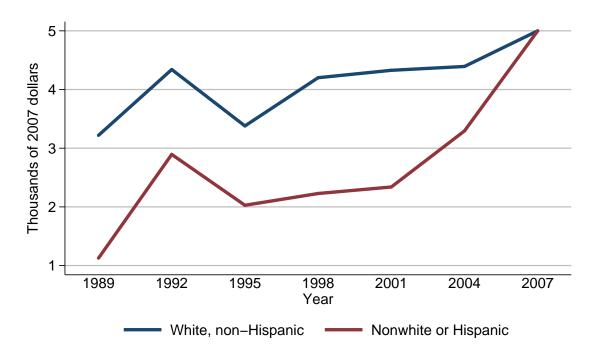
### Percent of families with other debt

By race or ethnicity of respondent



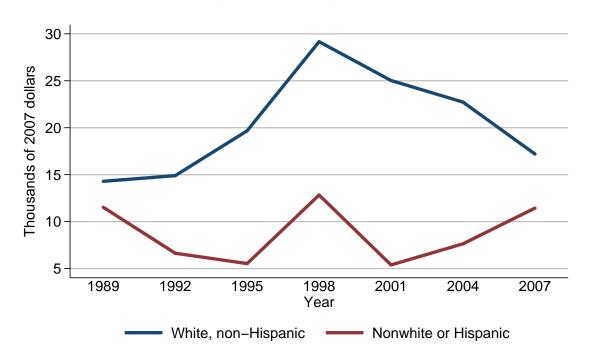
	ty of respondent	
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (percent)		
1989	7.2	5.1
1992	8.2	9.1
1995	8.5	8.5
1998	8.8	8.5
2001	7.4	6.5
2004	7.8	7.3
2007	6.7	7.0
Three-year char	nge (percentage points)	
1992	1.0	4.0
1995	0.3	-0.6
1998	0.3	0.0
2001	-1.4	-2.0
2004	0.4	0.8
2007	-1.1	-0.3

## Median value of other debt for families with holdings By race or ethnicity of respondent



	Race or ethnic	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ls of 2007 dollars)	
1989	3.2	1.1
1992	4.3	2.9
1995	3.4	2.0
1998	4.2	2.2
2001	4.3	2.3
2004	4.4	3.3
2007	5.0	5.0
Three-year char	nge (percent)	
1992	34.4	163.6
1995	-20.9	-31.0
1998	23.5	10.0
2001	2.4	4.5
2004	2.3	43.5
2007	13.6	51.5

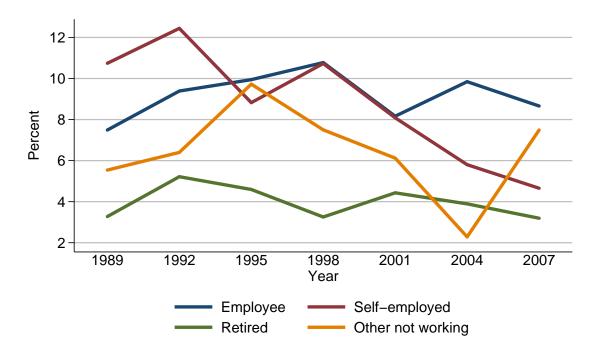
## Mean value of other debt for families with holdings By race or ethnicity of respondent



	Race or ethnici	ity of respondent
Year	White, non-Hispanic	Nonwhite or Hispanic
Level (thousand	ds of 2007 dollars)	
1989	14.3	11.5
1992	14.9	6.6
1995	19.7	5.5
1998	29.2	12.8
2001	25.0	5.4
2004	22.7	7.6
2007	17.2	11.4
Three-year cha	nge (percent)	
1992	4.2	-42.6
1995	32.2	-16.7
1998	48.2	132.7
2001	-14.4	-57.8
2004	-9.2	40.7
2007	-24.2	50.0

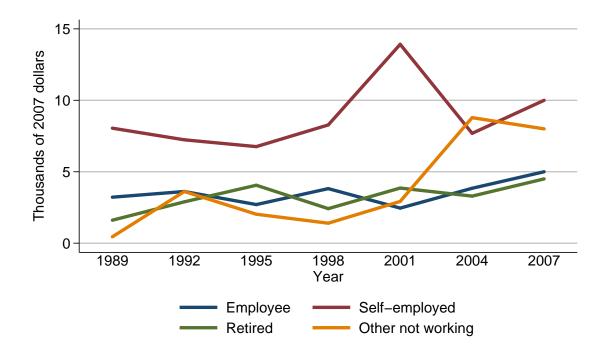
### Percent of families with other debt

By current work status of head



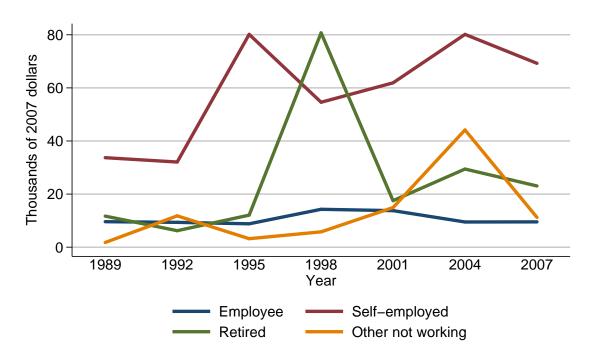
	Current work status of head				
Year	Employee	Self-employed	Retired	Other not	
				working	
Level (perd	cent)				
1989	7.5	10.7	3.3	5.5	
1992	9.4	12.4	5.2	6.4	
1995	9.9	8.8	4.6	9.7	
1998	10.8	10.7	3.3	7.5	
2001	8.2	8.1	4.4	6.1	
2004	9.8	5.8	3.9	2.3	
2007	8.7	4.7	3.2	7.5	
Three-year	r change (percentag	ge points)			
1992	1.9	1.7	1.9	0.9	
1995	0.5	-3.6	-0.6	3.3	
1998	0.9	1.9	-1.3	-2.2	
2001	-2.6	-2.6	1.1	-1.4	
2004	1.6	-2.3	-0.5	-3.8	
2007	-1.1	-1.1	-0.7	5.2	

## Median value of other debt for families with holdings By current work status of head



		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not
				working
Level (thou	sands of 2007 dolla	ars)		
1989	3.2	8.0	1.6	0.5
1992	3.6	7.2	2.9	3.6
1995	2.7	6.8	4.1	2.0
1998	3.8	8.3	2.4	1.4
2001	2.5	13.9	3.9	2.9
2004	3.8	7.7	3.3	8.8
2007	5.0	10.0	4.5	8.0
Three-year	r change (percent)			
1992	12.5	-10.0	81.2	620.0
1995	-25.0	-5.6	41.4	-44.4
1998	40.7	22.1	-41.5	-30.0
2001	-34.2	67.5	62.5	107.1
2004	52.0	-44.6	-15.4	203.4
2007	31.6	29.9	36.4	-9.1

## Mean value of other debt for families with holdings By current work status of head



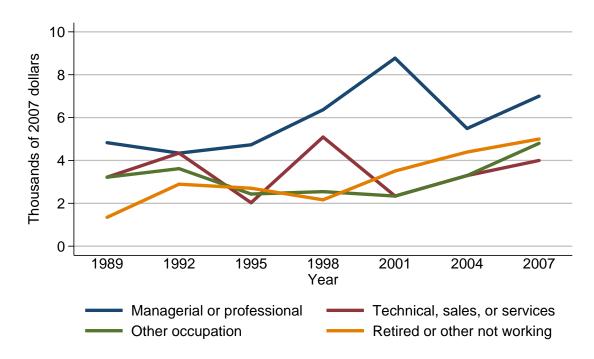
		Current work st	atus of head	
Year	Employee	Self-employed	Retired	Other not working
Level (thou	usands of 2007 dolla	ars)		
1989	9.6	33.7	11.7	1.8
1992	9.4	32.1	6.2	11.8
1995	8.8	80.2	12.1	3.2
1998	14.3	54.6	80.7	5.8
2001	13.8	61.9	17.5	14.9
2004	9.5	80.1	29.4	44.2
2007	9.5	69.3	23.1	11.2
Three-year	r change (percent)			
1992	-2.1	-4.7	-47.0	555.6
1995	-6.4	149.8	95.2	-72.9
1998	62.5	-31.9	566.9	81.2
2001	-3.5	13.4	-78.3	156.9
2004	-31.2	29.4	68.0	196.6
2007	0.0	-13.5	-21.4	-74.7

### Percent of families with other debt By current occupation of head



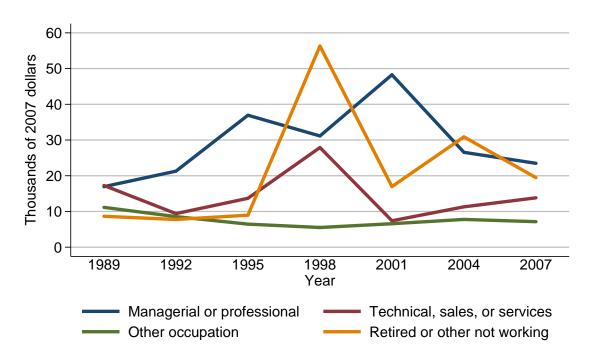
Percent of families with other debt				
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (per	cent)			
1989	10.8	5.0	8.3	3.7
1992	12.4	7.7	9.8	5.5
1995	10.3	10.5	8.6	5.6
1998	10.9	10.1	11.2	4.0
2001	7.7	7.9	9.0	4.7
2004	10.2	7.5	9.6	3.6
2007	7.0	7.9	9.7	3.9
Three-yea	ar change (percentag	e points)		
1992	1.6	2.7	1.5	1.8
1995	-2.1	2.8	-1.2	0.1
1998	0.6	-0.4	2.6	-1.6
2001	-3.2	-2.2	-2.2	0.7
2004	2.5	-0.4	0.6	-1.1
2007	-3.2	0.4	0.1	0.3

### Median value of other debt for families with holdings By current occupation of head



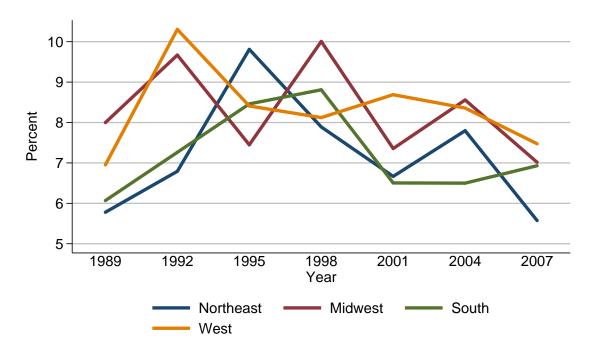
	Current occupation of head			
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	nrs)		
1989	4.8	3.2	3.2	1.3
1992	4.3	4.3	3.6	2.9
1995	4.7	2.0	2.4	2.7
1998	6.4	5.1	2.5	2.2
2001	8.8	2.3	2.3	3.5
2004	5.5	3.3	3.3	4.4
2007	7.0	4.0	4.8	5.0
Three-yea	ar change (percent)			
1992	-10.4	34.4	12.5	123.1
1995	9.3	-53.5	-33.3	-6.9
1998	36.2	155.0	4.2	-18.5
2001	37.5	-54.9	-8.0	59.1
2004	-37.5	43.5	43.5	25.7
2007	27.3	21.2	45.5	13.6

### Mean value of other debt for families with holdings By current occupation of head



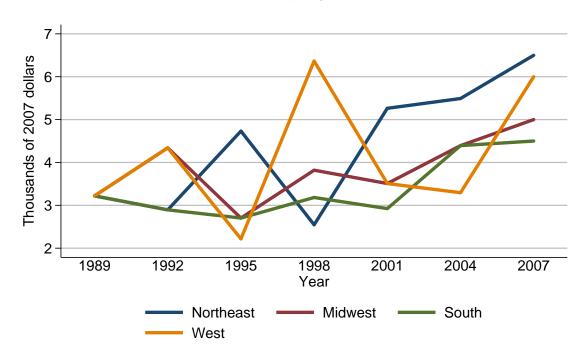
		Current occupation of head		
Year	Managerial or	Technical, sales,	Other	Retired or other
	professional	or services	occupation	not working
Level (tho	ousands of 2007 dolla	ars)		
1989	16.9	17.3	11.1	8.7
1992	21.3	9.4	8.6	7.8
1995	36.9	13.7	6.5	9.0
1998	31.1	27.9	5.5	56.3
2001	48.3	7.4	6.6	17.0
2004	26.6	11.3	7.8	30.9
2007	23.5	13.8	7.1	19.5
Three-yea	ar change (percent)			
1992	26.0	-45.7	-22.5	-10.3
1995	73.2	45.7	-24.4	15.4
1998	-15.7	103.6	-15.4	525.6
2001	55.3	-73.5	20.0	-69.8
2004	-44.9	52.7	18.2	81.8
2007	-11.7	22.1	-9.0	-36.9

### Percent of families with other debt By region



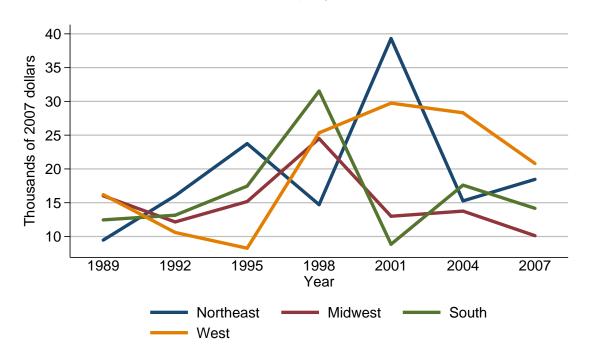
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (perd	cent)			
1989	5.8	8.0	6.1	7.0
1992	6.8	9.7	7.3	10.3
1995	9.8	7.4	8.5	8.4
1998	7.9	10.0	8.8	8.1
2001	6.7	7.4	6.5	8.7
2004	7.8	8.6	6.5	8.4
2007	5.6	7.0	6.9	7.5
Three-yea	r change (percentage	points)		
1992	1.0	1.7	1.2	3.3
1995	3.0	-2.3	1.2	-1.9
1998	-1.9	2.6	0.3	-0.3
2001	-1.2	-2.6	-2.3	0.6
2004	1.1	1.2	0.0	-0.3
2007	-2.2	-1.6	0.4	-0.9

## Median value of other debt for families with holdings By region



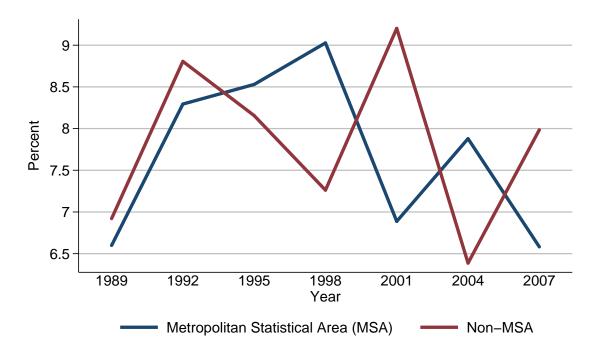
		Reg	ion	
Year	Northeast	Midwest	South	West
Level (thou	isands of 2007 dolla	rs)		
1989	3.2	3.2	3.2	3.2
1992	2.9	4.3	2.9	4.3
1995	4.7	2.7	2.7	2.2
1998	2.5	3.8	3.2	6.4
2001	5.3	3.5	2.9	3.5
2004	5.5	4.4	4.4	3.3
2007	6.5	5.0	4.5	6.0
Three-year	r change (percent)			
1992	-9.4	34.4	-9.4	34.4
1995	62.1	-37.2	-6.9	-48.8
1998	-46.8	40.7	18.5	190.9
2001	112.0	-7.9	-9.4	-45.3
2004	3.8	25.7	51.7	-5.7
2007	18.2	13.6	2.3	81.8

## Mean value of other debt for families with holdings By region



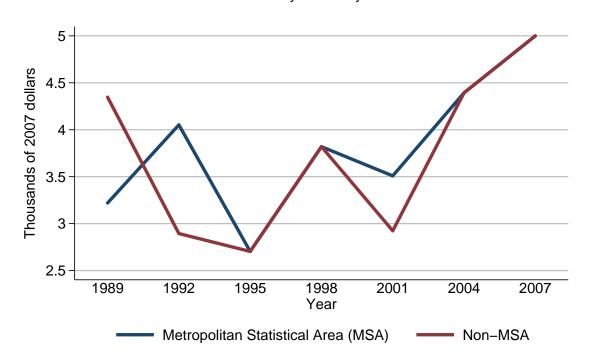
		Reg	Region	
Year	Northeast	Midwest	South	West
Level (thou	sands of 2007 dolla	rs)		
1989	9.5	16.0	12.5	16.2
1992	16.0	12.2	13.1	10.6
1995	23.7	15.2	17.5	8.3
1998	14.7	24.5	31.5	25.3
2001	39.3	13.0	8.9	29.7
2004	15.3	13.8	17.6	28.3
2007	18.5	10.1	14.2	20.8
Three-year	change (percent)			
1992	68.4	-23.8	4.8	-34.6
1995	48.1	24.6	33.6	-21.7
1998	-38.0	61.2	80.0	204.8
2001	167.3	-46.9	-71.7	17.4
2004	-61.1	6.2	97.8	-4.7
2007	20.9	-26.8	-19.3	-26.5

### Percent of families with other debt By urbanicity



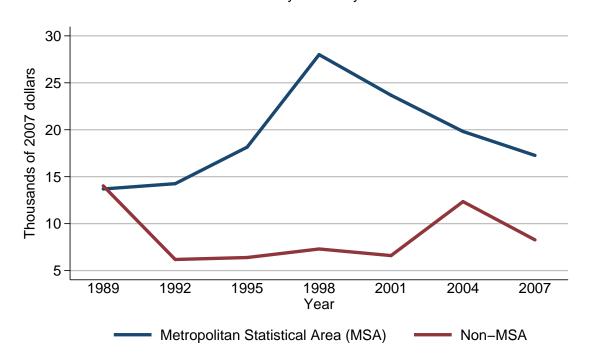
	y	
Year	Metropolitan Statistical Area	Non-MSA
	(MSA)	
Level (percer	nt)	
1989	6.6	6.9
1992	8.3	8.8
1995	8.5	8.2
1998	9.0	7.3
2001	6.9	9.2
2004	7.9	6.4
2007	6.6	8.0
Three-year cl	hange (percentage points)	
1992	1.7	1.9
1995	0.2	-0.6
1998	0.5	-0.9
2001	-2.1	1.9
2004	1.0	-2.8
2007	-1.3	1.6

## Median value of other debt for families with holdings By urbanicity



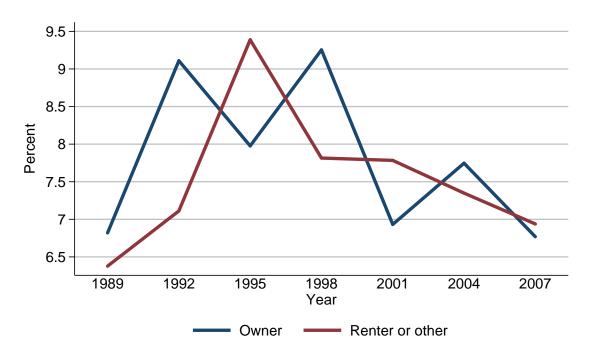
	Urbanicit	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA		
	(MSA)			
Level (thousa	ands of 2007 dollars)			
1989	3.2	4.3		
1992	4.1	2.9		
1995	2.7	2.7		
1998	3.8	3.8		
2001	3.5	2.9		
2004	4.4	4.4		
2007	5.0	5.0		
Three-year c	hange (percent)			
1992	28.1	-32.6		
1995	-34.1	-6.9		
1998	40.7	40.7		
2001	-7.9	-23.7		
2004	25.7	51.7		
2007	13.6	13.6		

### Mean value of other debt for families with holdings By urbanicity



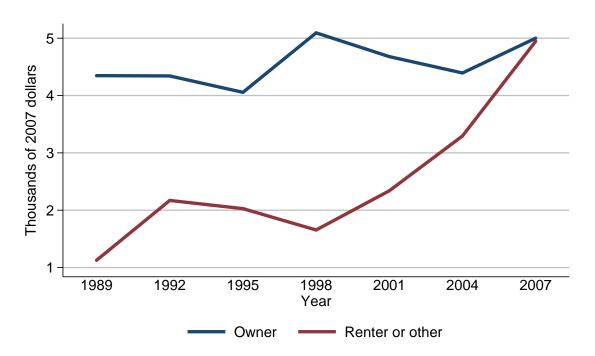
	Urbanicity		
Year	Metropolitan Statistical Area	Non-MSA	
	(MSA)		
Level (thousa	nds of 2007 dollars)		
1989	13.7	14.0	
1992	14.3	6.2	
1995	18.1	6.4	
1998	28.0	7.3	
2001	23.7	6.6	
2004	19.8	12.3	
2007	17.3	8.3	
Three-year ch	nange (percent)		
1992	4.4	-55.7	
1995	26.6	3.2	
1998	54.7	14.1	
2001	-15.4	-9.6	
2004	-16.5	86.4	
2007	-12.6	-32.5	

### Percent of families with other debt By housing status



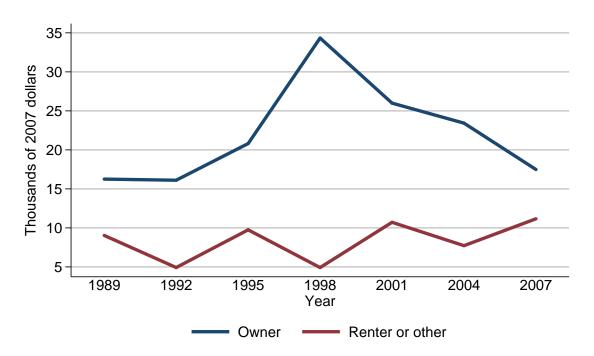
	Hous	sing status
Year	Owner	Renter or other
Level (percent)		
1989	6.8	6.4
1992	9.1	7.1
1995	8.0	9.4
1998	9.3	7.8
2001	6.9	7.8
2004	7.7	7.3
2007	6.8	6.9
Three-year chan	ge (percentage points)	
1992	2.3	0.7
1995	-1.1	2.3
1998	1.3	-1.6
2001	-2.4	0.0
2004	0.8	-0.5
2007	-0.9	-0.4

# Median value of other debt for families with holdings By housing status



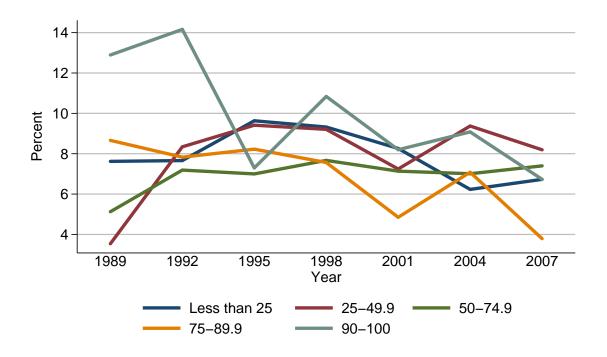
	Housing status		
Year	Owner	Renter or other	
Level (thousands o	of 2007 dollars)		
1989	4.3	1.1	
1992	4.3	2.2	
1995	4.1	2.0	
1998	5.1	1.7	
2001	4.7	2.3	
2004	4.4	3.3	
2007	5.0	4.9	
Three-year change	e (percent)		
1992	0.0	100.0	
1995	-4.7	-9.1	
1998	24.4	-15.0	
2001	-7.8	35.3	
2004	-6.4	43.5	
2007	13.6	48.5	

## Mean value of other debt for families with holdings By housing status



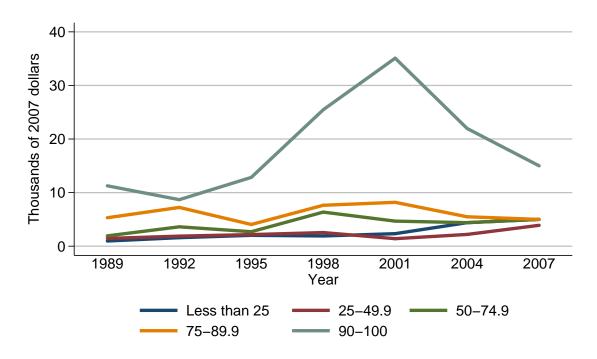
	Housing status		
Year	Owner	Renter or other	
Level (thousands of	of 2007 dollars)		
1989	16.3	9.0	
1992	16.1	4.9	
1995	20.8	9.8	
1998	34.3	4.9	
2001	26.0	10.7	
2004	23.4	7.7	
2007	17.5	11.2	
Three-year change	e (percent)		
1992	-1.2	-45.6	
1995	29.2	100.0	
1998	64.9	-50.0	
2001	-24.2	118.4	
2004	-10.0	-28.0	
2007	-25.2	45.5	

## Percent of families with other debt By percentile of net worth



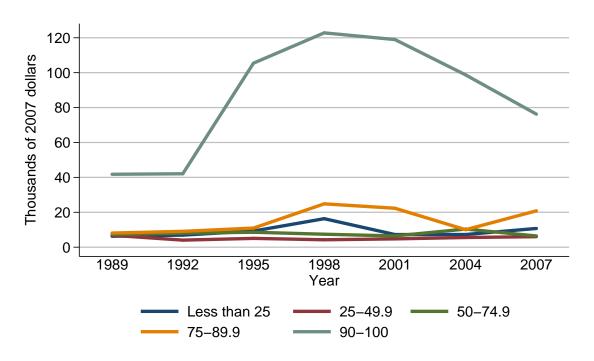
	Percentile of net worth							
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100			
Level (pe	ercent)							
1989	7.6	3.5	5.1	8.7	12.9			
1992	7.7	8.3	7.2	7.8	14.2			
1995	9.6	9.4	7.0	8.2	7.3			
1998	9.3	9.2	7.7	7.6	10.8			
2001	8.3	7.2	7.1	4.9	8.2			
2004	6.2	9.4	7.0	7.1	9.1			
2007	6.7	8.2	7.4	3.8	6.7			
Three-year change (percentage points)								
1992	0.1	4.8	2.1	-0.9	1.3			
1995	1.9	1.1	-0.2	0.4	-6.9			
1998	-0.3	-0.2	0.7	-0.6	3.5			
2001	-1.0	-2.0	-0.6	-2.7	-2.6			
2004	-2.1	2.2	-0.1	2.2	0.9			
2007	0.5	-1.2	0.4	-3.3	-2.4			

## Median value of other debt for families with holdings By percentile of net worth



	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 de	ollars)				
1989	1.0	1.4	1.9	5.3	11.3	
1992	1.6	1.9	3.6	7.2	8.7	
1995	2.0	2.2	2.7	4.1	12.8	
1998	1.9	2.5	6.4	7.6	25.5	
2001	2.3	1.4	4.7	8.2	35.1	
2004	4.4	2.2	4.4	5.5	22.0	
2007	5.0	3.9	5.0	5.0	15.0	
Three-ye	ear change (percen	t)				
1992	60.0	35.7	89.5	35.8	-23.0	
1995	25.0	15.8	-25.0	-43.1	47.1	
1998	-5.0	13.6	137.0	85.4	99.2	
2001	21.1	-44.0	-26.6	7.9	37.6	
2004	91.3	57.1	-6.4	-32.9	-37.3	
2007	13.6	77.3	13.6	-9.1	-31.8	

## Mean value of other debt for families with holdings By percentile of net worth



				<u> </u>		
	Percentile of net worth					
Year	Less than 25	25-49.9	50-74.9	75-89.9	90-100	
Level (th	ousands of 2007 d	ollars)				
1989	6.3	6.8	7.2	8.1	41.8	
1992	6.9	4.1	8.0	9.1	42.1	
1995	9.3	5.1	8.6	10.9	105.5	
1998	16.3	4.3	7.4	24.8	122.8	
2001	7.3	4.8	6.5	22.3	119.0	
2004	7.3	5.6	10.4	10.0	98.7	
2007	10.7	6.0	6.4	20.8	76.3	
Three-ye	ear change (percen	t)				
1992	9.5	-39.7	11.1	12.3	0.7	
1995	34.8	24.4	7.5	19.8	150.6	
1998	75.3	-15.7	-14.0	127.5	16.4	
2001	-55.2	11.6	-12.2	-10.1	-3.1	
2004	0.0	16.7	60.0	-55.2	-17.1	
2007	46.6	7.1	-38.5	108.0	-22.7	